

Illinois U Library house + home

October 1953

MODERNIZATION ISSUE

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Way to a woman's heart -

(and quicker home sales)



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house+home

October, 1953

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Mortgage money begins to thaw out

► Prime government interest rates drop as Federal Reserve begins pumping money into the economy.

► And big institutional investors show renewed interest in 4½% VAs and FHAs, while old-paper overhang shrinks.

After six months of a drought that was becoming chronic, the 1953 FHA-VA mortgage crisis began easing this month. Evidences of the thaw in credit for 4½% mortgage loans were small, but plentiful.

If anybody needed a demonstration of it, the pinch gave convincing evidence that money management can indeed control the complex US economy (and far cheaper than direct controls). Credit began to thaw as the administration took firm steps to make sure no recession develops. The flexible money policy proved flexible indeed. It was thrown into reverse. The Federal Reserve began pumping money into the economy. And interest rates softened—most notably on Treasury short-term bills (which sank from 1.957% to 1.634% in a brief two weeks) and on long-term 3¼% bonds (which zoomed to a record high of 102 12/32).

Mortgage bankers from Boston to Houston agreed that mortgage money was easier to find than at any time since April. Reported MBA President Brown Whatley: "The tone of the mortgage market has improved considerably within recent weeks. The large institutional investors are showing greater interest in FHA and VA loans. They are apparently allocating a greater proportion of their current funds to the mortgage side of their portfolios. The discounted prices at which these loans have been selling are rapidly firming up [see box] and, more important, declines in prices have been arrested. The vast amount of overhanging, unsold mortgages, made before the ½% interest boost for FHA and VA loans in May, is rapidly being absorbed and does not constitute quite the market deterrent it did for the past year and a half." (Whatley blamed the continued fast pace of housing without firm takeout commitments for the flood of distressed offerings that depressed the mortgage market.)

The MBA chief, whose Jacksonville mortgage firm is one of the nation's top three in servicing volume, noted that life insurance companies were again showing interest in VA and FHA paper—a field they had greatly deserted for two years because frozen VA and FHA interest rates offered yields so far below those of corporate and tax-free municipal bonds. Said Whatley: "An important resumption of GI loan buying by these institutions will constitute the most important single development for making more easily available to veterans the home financing they need."

Advance commitment problem. Despite improvement, the mortgage market was still relatively tight, Whatley conceded. Worst remaining problem: "the difficulty of development builders in securing advance commitments." Said he: "Until this can be solved, they will have a natural reluctance to begin

operations on a scale they would like and which market conditions fully justify. Here again, the favorable trend will probably mean that investors may be ready to issue advance commitments before not too long."

Mystery in figures. Statistically, 1953 had been a record year for mortgage investment—even for VA and FHA loans.

	1953	1952
7 mos. mortgage recordings	\$11,393,000,000	\$10,059,000,000
7 mos. FHA home loans closed	1,371,000,000	994,000,000
8 mos. FHA home applications	193,244	172,995
8 mos. VA home loans closed	1,906,000,000	1,814,000,000
8 mos. VA appraisal requests	172,831	151,170

The leading types of mortgage investment institutions all increased their total home mortgage activity in 1953 as compared with 1952, although some had done less guaranteed-insured lending (see table, p. 47).

A mid-September survey by the Federal Reserve Board (unpublished anywhere when this was written) illuminated the pinch on VA and FHA mortgage funds: it found that conventional mortgage rates ranged from 5 to 6% country-wide, with a few loans at 4½% around Boston and New York. In the West and Southwest, conventional rates ran as high as 8%. In tightening up, the Fed found, lenders would generally go along with 5 to 10% down payments on VA loans when they would make them, but they were watching credit ratings more closely, stiffening appraisals, making many stipulations on size, location and quality of houses.

The Bank of America, the nation's largest, had imposed a fast rule of mortgage lending only to depositors, HOUSE & HOME learned. The bank was discouraging carports in tracts because, explained a bank official, "We think they lack sales appeal." It was backing away from buying mortgages in blocks in favor of dealing with buyers individually. Purpose: to screen out possible bad credit risks more easily. One insurance company decided to take no homes under 850 sq. ft.; on houses under \$12,000 it required 10% down and a 20-year pay-off.

Fruitful warning. Not a few experts gave HHFAdministrator Cole credit for nudging the easing in mortgage credit along. At the American Bankers Assn. convention in Washington, he warned bluntly that if private lenders fail to maintain "an adequate continuing flow of mortgage credit," the government will take "direct action" to get homes built. Listening bankers got the point: direct action could mean only 1) direct government lending or 2) more Fanny May buying.

At the moment, Fanny May would be kept out of the over-the-counter market because the Treasury feared resumed buying would

MORTGAGE MARKET QUOTATIONS

CITY & SOURCE	FHA 4½'s		VA 4½'s		FHA 4¼'s		VA 4's	
	Originations	Secondary	Originations	Secondary	Orig.	Sec.	Orig.	Sec.
PHILADELPHIA — William A. Clarke, pres., W. A. Clarke Mortgage Co.	96½	96½	96½	96½	a	a		
KANSAS CITY — Byron T. Shutz, pres., Herbert V. Jones & Co.	a	96-97	a	96-97	a	a		
HOUSTON — Donald McGregor, exec. vice pres., T. J. Bettis Co.	97-98	97-98	97-98	95-97	93½-94	92		
DETROIT — Irving Ross, pres., Detroit First Mortgage Corp.	97	97	97	96-97	a	a		
CHICAGO — Maurice A. Pollak, vice pres., Draper & Kramer, Inc.	96	96-98	96	96-98	a	a		
NEW YORK — J. Maxwell Pringle, pres., Pringle-Hurd & Co.	96-par	a	96-par	a	94	92		
SEATTLE — Clarence Hardesty, pres., Carroll, Hedlund & Associates	par*	99-par	par*	99-par	a	a		
DENVER — C. A. Bacon, vice pres., The Title Guaranty Co.	97½-98½	97½-98½	97½-98½	97½-98½	a	a		
SAN FRANCISCO — William Marcus, senior vice pres., American Trust Co.	a	a	a	a	a	a		
BOSTON — Robert M. Morgan, vice pres., Boston Five Cents Savings Bank	par-101	a	par-101	a	a	a		
	Local		Out-of-state		a 95-97		a 95-97	
							a 91-93	

* No market or market too unsettled to record stable quotations.

* Limited market; most refinanced at time of sale.

press the nation's statutory debt ceiling. Except for defense and disaster loans, Fanny May activity this fall would apparently be confined chiefly to its one-for-one plan, which picked up speed in August (latest available figures). In August, FNMA sold 1,329 mortgages for \$11 million—all but \$65,000 worth under one-for-one. That compared to a pidding \$500,000 of sales in July.

Flexible rate sought. For a long-range cure for the recurring crises in VA and FHA mortgages, Cole seemed to be leaning toward asking Congress to authorize a flexible rate. Some top FHA brass were wholeheartedly in favor of the idea. Under a flexible interest plan, Congress would hike the statutory limit on VA and FHA interest to, perhaps, 6%. It would be up to administrators to juggle the rate up and down in tune with shifting money conditions to keep government-backed mortgages as close to par as possible.

The idea had much to commend it. So did NAREB's lately flowering plan for a private central mortgage bank to cushion ups and downs of home financing.

American Legion raps VA red tape, plans probe of it

More and more builders and lenders were irked at the rules and red tape imposed on VA mortgage lending. Cried one Cleveland builder: "We don't bother with VA loans. If you get one, it takes as long as it does to build the house."

Last month, at its St. Louis convention, the American Legion took note of such complaints. It ordered its national commander to call a meeting between builders, lenders and the VA loan guaranty division headed by T. B. "Bert" King "to study practical methods for simplifying and expediting" GI loans. A resolution noted "increasing reports from veterans, lenders and builders that the complexity of [VA] regulations has become a major deterrent to the program."

Just before the Legion met, VA's Bert King had promulgated another rule so stringent that many a mortgage expert privately questioned its legality. He banned finders' fees. It is because his office is the fountainhead of such edicts that no small number of influential builders and lenders have said privately they wish Eisenhower's new VA chief, Harvey Higley, would replace King. But affable Bert King is protected by civil service.

On VA interest rates, the Legion took a stand at odds with that of the Veterans of Foreign Wars, who adopted a resolution in August condemning the hike in interest to 4½%. The Legion, with men who understand housing in control of the machinery of its economic committee, rejected two resolutions sponsored by the West Virginia and Rhode Island departments calling for a return to 4% rates (as well as rejecting a District of Columbia resolution endorsing public housing). Adopted was an alternate resolution urging local Legion leaders to "sell" hometown lenders on investing in GI mortgages.

SIDELIGHTS

Untax home buying?

Last fall, NAREB's Herb Nelson broached the proposal that taxpayers be allowed to reduce their federal income tax payments by the amount of any real estate taxes. At the realtors' convention, the idea died in committee. Last month, Executive Vice President Nelson had another thought: let payments on homes bought for owner-occupancy be deductible from taxable income up to \$6,000, with deductions to be taken at the taxpayer's option over 1-12 years. Argued Nelson, in NAREB's weekly *Headlines*: "Stop penalizing the family that saves to create its own social security through home ownership. . . . A home is better social security than anything the government offers. . . . The best way to get good housing is to encourage each man to provide his own."

The hazard of television

The National Assn. of Insurance Agents recommended at its Washington convention that television antennae be excluded from wind and hail insurance. Said a committee report: "In many localities, light winds which formerly produced only a few shingle losses now account for expensive antenna replacements, all out of keeping with the purpose of windstorm coverage and certainly not contemplated by premiums."

Booming trailer business

In the trailer industry, which some California homebuilders consider a thorn in their sides, business is bullish. The Trailer Coach Manufacturers Assn. (to be known hopefully after Nov. 1 as the Mobile Homes Manufacturers' Assn.) reported a record first half, with dollar sales up more than 3% over the same period in 1952 for a total of \$159 million and unit production up from 39,919 to 41,171 trailers. William W. Welsh, financial adviser to the association, recently called borrowing to buy trailers the largest single type of individual consumer credit loan now handled by commercial banks. Trailer buyers will borrow \$400 million this year, he said. Market experts put the present US trailer population at 1.9 million. Trailermen forecast this will zoom to 2.5 million within five years.

A brick for the water shortage

Never, to coin a phrase, underestimate the power of a building material. In Oklahoma City, where the summer's drought focused attention on water problems, the Clay Products Assn. of the Southwest came up with a scheme it said could save 10 million gallons of water a day in Texas and Oklahoma: put a standard brick in the water closet tank of all toilets. The brick, said the association, would displace about 75 cu. in. of water, thus saving $\frac{1}{3}$ gal. per flushing without impairing proper functioning. Brick is ideal for such a conservation

job, the association said, because it does not float, "a property which would eliminate interference with the plumbing mechanism, and [it] is not composed of granular material which might decompose and clog up the sewer."

Where improvement loans go

What kind of home repairs do owners most often borrow money for? Home Federal Savings & Loan Assn. of Chicago, with the nation's largest savings and loan portfolio for home improvements, found this breakdown among 26,500 advances:

- 34% for exterior repair and face lifting.
- 21% to replace heating equipment.
- 17% for interior modernization, such as new kitchens, bathrooms, recreation rooms.
- 14% for adding a basement or attic apartment.
- 9% for insulation.
- 5% for plumbing.

Automaker admires housing

For years, the homebuilding industry has been compared unfavorably with the auto industry, has been urged to bring its design and production standards up to automaking's level. Last month, the tables turned. Of all things, Ford Motor Co. turned up in print admiring the homebuilding industry. In full-color ads for its new Lincoln, Ford boasted: "The Car That's Designed Like the New-Day Homes." Said the copy (in part): "Here in the magnificent new Lincoln are the straightforward lines of today's ground-hugging homes—the huge glass walls, the push-button conveniences, yes, even the dramatic interiors."

The transient Americans

The US nonfarm population (the segment which provides homebuilding with the bulk of its customers) is as much on the move as ever. The Census Bureau's latest figures, announced last month, showed that 20.3% of the nonfarm population moved to a different house during the year ended in Apr. '52. Almost 14% of the population moved within the same county; 7% moved to a different county. Neither the number of movers nor the 2-to-1 ratio of short- to long-distance moves differed much the past five years.

College course in homebuilding

Another university decided to garb homebuilding in academic robes. Michigan State College announced a four-year undergraduate course in residential building—the only one of its kind in the midwest, according to Asst. Prof. William B. Lloyd of the sponsoring department of forest products. Homebuilding students will be required to spend 16 vacation weeks on the job in some phase of home construction.

Walter Bennett



FIRST MEETING of Presidential housing advisory committee found 19 of its 22 members on hand. Seated (l to r): James Rouse, John J. Scully, Albert M. Cole, James Thimmes, Paul R. Williams, Ben H. Wooten; standing: William A. Marcus, Robert Patrick, Robert M. Morgan, R. G. Hughes, Ernest J. Bohn, Alexander Summer, Aksel Nielsen, Rodney Lockwood, Thomas W. Moses, Ehney A. Camp Jr., Norman P. Mason, George L. Bliss, A. R. Gardner.

A controversial committee sifts US housing role

► **Pro public housers charge that the 22-man Presidential advisory group is 'rigged against public housing.'**

► **HHFAdministrator Cole promises a 'fair deal' and the committee begins work on a hurry-up schedule.**

The same month it was appointed, President Eisenhower's committee on housing policy became a target for political jibes. Ex-President Truman had keynoted the efforts to make housing a political issue in his Labor Day talk. He said: "There are other signs that the government is no longer so concerned for the welfare of all of us. Our great public housing program, which was helping to clear America's slums, has been condemned to death. . . . You may yet be able to get some of the public housing program restored if you fight for it."

When the President picked a committee of two realtors, ten mortgage lenders, two architects, two builders, a lumberman, a Legionnaire, two labor leaders and one public houser to advise what role the federal government should take in meeting the nation's housing needs, pro public housing Democrats did their oratorical best. Said Sen. John J. Sparkman (D, Ala.), who has long played a leading role in housing legislation: "The committee seems to be heavily weighted with individuals who either personally or through organizations have opposed many of the steps for improved housing, especially the low-rent housing program." Echoed Sen. Estes Kefauver (D, Tenn.): "The committee seems to be rigged against public housing."

To such sound and fury, HHFAdministrator Albert M. Cole, the committee chairman, quietly replied that public housing would get a "fair deal." As the committee, at its first meeting Sept. 30, divided itself into five groups to study housing problems, the composition of the public housing subcommittee backed up his words. For chairman, Cole picked Ernest J. Bohn, a director of the Cleveland Metropolitan Housing Authority (and, like the other subcommittee chairmen, a member of the full committee's executive committee). Other members: Architect Paul R. Williams of Los Angeles, Chairman James Thimmes of the CIO housing committee, Realtor Bruce Savage of Indianapolis and President Ben H. Wooten of Dallas' First National Bank.

Blue-chip experts. In all, the names of the 22 committeemen read like a who's who in housing. The others, listed by subcommittee assignment:

Housing credit: Chairman George L. Bliss, president of New York's Century Federal Savings & Loan Assn.; President Aksel Nielsen of Denver's Title Guaranty Co.; Financial Vice President Robert Patrick of Bankers Life Insurance Co. of Des Moines; First Vice President R. G. Hughes of NAHB; President A. R. Gardner of the Federal Home Loan Bank of Chicago; and Lumberman Norman P. Mason, treasurer of William P. Proctor Co. of North Chelmsford, Mass.

FHA and VA programs and operations: Chairman Rodney Lockwood, Detroit home-builder and former NAHB president; Thomas W. Moses, chairman of the American Legion's housing committee; William A. Marcus, senior vice president of American Trust Co., San Francisco; Vice President John J. Scully of Chase National Bank, New York; Robert M. Morgan, vice president and treasurer of the Boston Five Cents Savings Bank.

Urban Redevelopment, Rehabilitation and Conservation: Chairman James W. Rouse,

Baltimore mortgage banker and one of the guiding spirits of the famed Baltimore Plan; President Richard J. Gray of the AFL building trades department; Architect Ralph T. Walker, of New York, former AIA president; Ehney A. Camp Jr., vice president and treasurer, Liberty National Life Insurance Co., Birmingham; Realtor Alexander Summer of Teaneck, N.J., former NAREB president.

The executive committeemen, under Aksel Nielsen's chairmanship, formed a fifth group to study *organization of federal housing activities*. This looked like the key group.

Is the committee pro or anti? There was little doubt in anybody's mind that what to do about public housing was the most ticklish question the Eisenhower housing advisers faced. On their records, only Bohn, the CIO's Thimmes and AFL's Gray held much love for the program. Yet to assume that the committee would urge public housing be ended—or even vastly curtailed—oversimplified the problem it faced. Most committeemen would probably agree that public housing 1) costs more than the US can afford to pay for as many units as are said to be needed; and 2) creates a privileged class of citizens who, owing their shelter to the politicians in power, could become kept voters.

But would the housing brains be able to agree on an alternative program? If not, would it seem too risky politically to recommend an end to rent-subsidized apartments so popular with so many groups. On the other hand, if public housing threatens the basic health of private housing, as many industry leaders believe, could the policy group dare not urge it be halted? The question invited Gordian solutions.

Only one committeeman put himself on record. Said Ernie Bohn: "I hope to make my main contribution to the group an effort to stop the constant bickering between public and private enterprise in housing projects."

The committee and its staff of HHFA, FHA and PHA aides went to work in a situation where public housers had seized the offensive.

Columnist Walter Lippmann had some wise words on the way such policy-pressuring works. He commented: "I am afraid that all experience is against [the President] if he supposes that he can by preaching and persuasion make the many interests, groups, sections less 'calculating,' less 'self-interested,' or less conflicting. In fact, the President's

troubles can only increase as long as the impression exists that the eventual policy decided upon will register the wishes of those who exert the greatest pressure."

One fact mitigated against pressure on the committeemen themselves: they were on a hurry-up timetable. Cole set Dec. 3 as a target date for a final report.

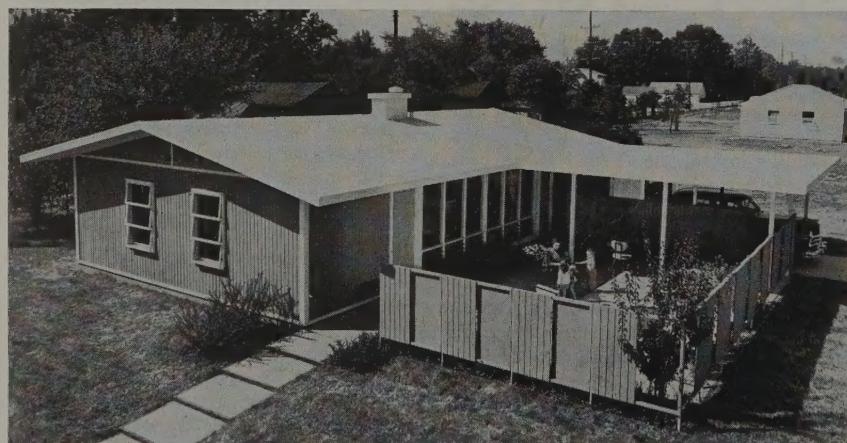
National Homes, biggest prefabbrer, cuts prices, restyles design to boost volume

Like many another house, President James R. Price of National Homes, the nation's largest prefabricator, thinks selling will be much more competitive next year. Yet National is amid a plant expansion program which will almost double its capacity (to 25,000 houses a year) by mid-1954.

Late last month, when Jim Price took the wraps off his 1954 line of homes at his Lafayette, Ind. plant (with much the same sort of fanfare that accompanies announcement of a new model auto), builders got an eye-opening look at what National was doing to double its volume. It added up to tough competition for every builder in National's New England to Colorado market. National had:

1. Retained one of the best builder-house architects—Charles Goodman of Washington—to restyle its entire line.
2. Cut the price of its improved new standard models \$1,000 or more below the price of last year's models of the same size. Erected price of the three-bedroom, 850 sq. ft. "Pace-maker" will be \$7,325 including closing costs on your own lot in Lafayette. This year's 900 sq. ft. "Coronet" was \$8,200. Some of the cost cutting reflected new efficiencies in the plant. Most of it reflected much more attention to helping dealers cut their on-site costs.
3. Added air conditioning for only \$500 extra in houses up to 900 sq. ft., \$600 in houses up to 1,200 sq. ft. with two-ton coolers. The unit will go in the attic, so it will take no floor space at all. It will be air cooled to save water costs, and its big fan will provide an air wash under the roof. FHA agreed to give full credit in its appraisals. A second optional extra is a combined washer-dryer for \$325.
4. Added a new Goodman-designed model

("The Ranger"), putting a bargain price on some of the architectural profession's best forward thinking. It integrates 1,030 sq. ft. of house with a paved, fenced and partly roofed outdoor area to provide what Goodman calls "2,000 sq. ft. of living." With three bedrooms and one bath, it will feature a family-room kitchen 24' x 9' in addition to a smaller, more conventional living room. These two rooms run the whole length of the garden side of the house, with neither door nor full-height partition between them. The house has a built-up roof, 42" overhangs, aluminum awning windows with integral flashing, plywood parquet floors, grooved plywood exteriors. With air conditioning and washer-dryer it sells for \$12,500 plus land. In Lafayette. Without patio, carport, cooling or washer it will sell for \$9,300. This house was first conceived as a warm-climate house to mark National's first step toward the prefabrication of regional models. Now Price believes it will be a best seller all over the country.



A HOUSE FOR BUILDERS TO BEAT is National Homes's new "Ranger" model designed by Architect Charles Goodman. A radical departure from former National plans, the house was the first of what President Jim Price expected to be six regional homes. He liked this first one so well he plans to market it everywhere.

5. Put its free site-planning service to dealers on a custom basis to give full consideration to contours and the importance of saving old trees and other natural advantages.

6. Added a complete plumbing line for dealers who want it at \$320 per bath. The package includes a precast tree and a frostproofed hose connection. The stack is within 2' of the center of all fixtures. National believes the package will pass any code, can be installed with less than 32 hours site labor, save its dealers \$150 to \$500 per house.

The biggest prefabricator thus was cutting prices and raising its quality and design at a time when most builders were talking of higher prices. National was still getting VA and FHA money at par by doing its own servicing for 1/4%. Most important of all, National's competition was putting a floor under housing standards and values all over the country—and raising that floor even higher.

Monthly magazine started by Prefabricators' Institute

Prefabrication reached another milestone in its coming of age last month: the ten-year-old Prefabricated Home Manufacturers' Institute began publishing a monthly magazine. *PF, the Magazine of Prefabrication* made its bow with a 50-page issue that indicated it will be figured among the best of the homebuilding industry's slick-paper association journals like *The Mortgage Banker*, the *US Savings & Loan News* and NAHB's *Correlator*. Under the knowing editorship of Harry H. Cutler,

Rent is PHMI's assistant manager and publicist, *PF* put prefabrication's best foot forward by stressing the whopping slice of the housing market prefabbrers are capturing in the midwest belt close to their plants (H&H, Nov. '52). In Columbus, Ohio, the magazine noted, every fifth family buying a house this year will choose a prefab, and the 18 members of the Columbus Home Builders Assn. using prefab construction account for 10% of the membership, but 20% of the members' volume.

PF expects to distribute 12,000 copies among prefabricators, dealer-builders, lenders, building inspectors, housing officials and realtors. Said Editor Cutler: "We expect that the magazine will be self-supporting but the Institute is underwriting the initial costs to the amount which may prove necessary."

Editorially, Cutler produced the maiden issue singlehandedly (PHMI Manager Harry Steidle is business manager). This month he will have the aid of Mrs. Sarah Alice Rice as associate editor. But Cutler is an old pro at writing about prefabrication. Since leaving the Coast Guard in 1946, that has been his career—all at PHMI. Born in Des Moines in 1917, Cutler graduated from Drake University there, later published a weekly community newspaper in Des Moines.



CUTLER

Builders trim '53 production and planning for '54

► Tougher selling and financing begin to sift the men from the boys, prove hardest on small builders.

► Signs of price cutting appear in a few spots but the end of rent control boosts sales in others.

Said a man in Birmingham: "There is hesitancy everywhere except in the quality house [i.e., high-priced, built-to-order] area, and even there, not much advance planning. Reactions vary as between builders; some seem frantic, others philosophically seem to feel something ultimately will happen, and they're in a position right now to ride with the storm."

Last month, as housing starts (figured seasonally) dropped for the sixth month in a row, the Birmingham observation seemed to sum up the jitters that gripped the homebuilding industry across most of the nation. Except for the usual oasis of money in the Atlantic northeast, the protracted VA-FHA mortgage pinch was hitting mass (i.e., VA and FHA) builders hard. Moreover, scattered price cutting on finished new homes suggested the long-anticipated market saturation may be arriving in a few cities. The upshot was that builders had curtailed 1953 production appreciably below what they planned this spring. And their planning for 1954 was on the pessimistic side. The separation of boys from men was on.

On housing output, it was crystal-ball season again. HOUSE & HOME's forecast, published last month, was 1,100,000 this year and 1 million next. In this month's issue, H&H's sister magazine, FORTUNE, found itself agreeing. FORTUNE predicted 1953 would wind up with some 1,050,000 starts. It foresaw 1 million housing units for next year.

The most interesting thing about the two predictions is that they were reached by entirely different routes. Economist Miles Coleen based HOUSE & HOME's forecast on studies of the mortgage market, family formation, consumer incomes, population mobility, and other economic factors. FORTUNE's was based on the plans of builders in 24 cities. It reported: "Last March, a similar survey revealed that homebuilders were generally optimistic although a few commented about the tightness of mortgage money. This time they were quite pessimistic about the outlook for the last half of this year. Nearly half the builders queried have already cut their own building plans and the consensus of their estimates indicates that 12% fewer houses will be built this year than had originally been planned, i.e., 1,050,000 units instead of 1,200,000."

Dwindling small builder? Some of the most knowing mortgage men have suggested that 1953's big discounts on VA and FHA loans hurt the small (i.e., fewer than ten-houses-a-year) builder far more than bigger operators. A large-scale West Coast builder, for instance, found recently he could afford to pay a 4% discount to get a government-backed loan because it meant so much lower down payment that he figured he could double sales, make up the \$15,000 cost on volume. Moreover, he spread the 4% among his building, appliance distribution, real estate and financing corporations. Few small builders could afford such a cut in profit margins.

In its recheck of builder plans, FORTUNE

shed some light on this question. It observed: "More than three out of four of the medium-sized and big builders (over 10 and over 100 units a year respectively) attributed the recent slowdown in residential construction either to a shortage of mortgage funds or the high cost of money. Most of the other firms blamed a lack of demand."

To a degree, that contrast was typified by the differing outlook of two Denver builders. Said Sam Russell, sales manager of Burns Realty, Denver's biggest operator: "A couple of weeks ago, we put on a big push on TV and radio and in the papers. We had some houses to sell for \$235 down—not much more than closing costs. We had some others for \$460 down. For veterans, of course. We sold 73 houses. Next week, without a push we sold only 15. You can still sell 'em out." Said smaller builder B. W. Fellers (dropping from 30 to 15 houses this year): "There's still a big market for the \$8,000 to \$9,000 house, what we used to call the GI sheep shed. But these days those are the hardest of all to finance. Before the war, we were mostly in home remodeling and repairing. We're getting back to that fast."

Said a Pittsburgh observer of the housing market, speaking of an acquaintance who usually builds fewer than ten homes a year: "He is very pessimistic about little builders. He doesn't have any idea how many units he'll build in 1954. But he's not counting on many. Like some other smaller builders, he's not up to figuring out what's happened. He just knows business is no good." Predicted a large-scale Kansas City builder: "Unless this situation changes, every small homebuilder is going to be out of business."

Bitter builders. Though the mortgage pinch might be easing (see p. 41), the high discounts on VA and FHA paper for more than a year had left a bitter taste in builders'

mouths from coast to coast. Said a San Francisco builder: "I'm a Republican, but I'm sure that next January, anybody who is running for Congress next year will plug for more housing, even at the risk of the sound money policy, if he wants to get elected." Cried NAHB President Manny Spiegel: "Are mortgage lenders returning to 'horse and buggy' financing, with high down payments, high monthly payments, higher interest rates and second mortgages? In recent months, unmistakable signs point to a return of some of the lending practices that contributed to the economic collapse of more than 20 years ago."

In general, production cutbacks were following the standard pattern of mortgage money availability: builders in New England and the mid-Atlantic states had less trouble getting financing, were cutting back less. But there were exceptions. In Philadelphia, for instance, Builder Harry Madway, who usually puts up 300 to 400 homes a year, sold out a tract of 59 \$11,990 masonry houses in booming Bucks County in five days. He promptly took deposits on 50 more. "For two months, we struggled with financing," he reported. "Then we refunded the deposits." Madway's complaint: so many mortgage brokers own pieces of builders' businesses that in a money pinch independents like him are left in the cold.

As usual, the worst hit sections of the country seemed to be the Southwest and West Coast, where homebuilding volume has been particularly heavy since the war. In Kansas City (sometimes called the gateway to the Southwest), one of the biggest homebuilding organizations reported: "Our plans for 1954 are very problematical. We are in as much of a quandary as I've ever seen this organization." A San Francisco builder observed: "I would feel pretty silly arguing that higher interest rates, which didn't work last April, would work now, but I can't think of any other solution. And if somebody doesn't think of something, there's going to be a serious recession in the building industry." Said California Real Estate Commissioner D. D. Watson: "Lenders are largely confining their



SYMPOTMS? Building men noted uneasily these two ads in the Philadelphia Inquirer on Sunday, Sept. 20. Would price slashing spread? The Associated General Contractors reported some concern over bid slashing by contractors hungry for business—a paradox for a year when construction volume will top all records.

credit lines to tract developments planned on the highest standards and providing good sewerage, drainage and flood control facilities," Said a Houston builder: "A lot of fly-by-nights have made their last flight."

Statistical measure. FHA applications in some cities told a tale of dwindling home-building. In Salt Lake City, FHA had 350 applications in August last year; this August it received 88. In Newark, N. J., FHA laid off 16 employees effective Oct. 1 after a big drop in business volume. San Francisco FHA applications in September were half last September's volume.

In Seattle, some builders were taking HHF Administrator Cole's advice to switch into the lower price brackets to sustain volume. The shift seemed to be from the \$14,000-\$20,000 home into the \$8,000-\$12,000 class. Said President A. C. Goodwin of the Seattle Master Builders: "Everyone is trying to get down to where he thinks the mass market is."

Rosy talk. Not all the news was bad. In Pittsburgh, builders reported the end of rent control had given sales a lift as tenants who had been wondering when to buy decided now was the time. National Home Week gave sales in scores of cities a big shot in the arm (see p. 49). And in place of the recession worries that dominated mid-summer speech-making, business leaders were erupting with a rash of rosy forecasts. One sample was US Steel Chairman Ben Fairless' declaration: "No one can convince me that sound money is a threat to American prosperity.... This is our chance and we can't afford to muff it." Chairman Melvin H. Baker of National Gypsum Co. advised the National Industrial Conference Board that the answer to recession fears, production cutbacks and declines in defense buying is a hard-hitting selling job. "The task," said he, "is to educate 163 million Americans to accept and work for a higher standard which their vast productive capacity warrants."

Nowhere did Baker's advice apply more pointedly than to homebuilding. And even last month amid the howling, there were an awful lot of houses being sold—by builders who knew how.

NY builders warned on advertising for co-ops

State Attorney General Nathaniel L. Goldstein warned New York builders this month that he will take legal action if they continue, advertising that contains "inaccurate and misleading" statements offering estimated income tax savings of \$7 to \$18 a month to purchasers in new cooperative housing projects.

Gist of his complaint: under the optional 10% (non-itemized) federal income tax deduction system, the buyer would not be able to deduct his entire realty tax and interest payments to the cooperative unless he also could itemize other deductions equal to or greater than his optional 10% deduction.

Lumber dealers ponder how to stop falling sales; consider package, house doctor plans

How to stem declining sales was the No. 1 topic when directors of the National Retail Lumber Dealers and their wives descended 500-strong on Las Vegas last month for their annual fall meeting. For the first time since before the war they knew they would soon have to hustle to keep their business booming.

Suggestions ranged from "intelligent re-pricing" to more advertising, from more efficient use of more materials handling equipment to training door-to-door salesmen, from new ways to stimulate "do-it-yourself" sales to new ways of lowering the monthly payments for remodeling, with special emphasis on the open-end mortgage plan.

Three particularly interesting projects discussed were:

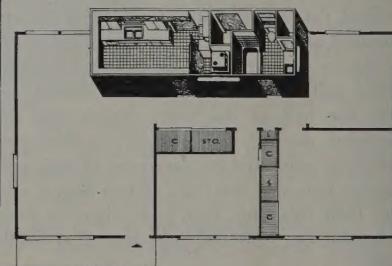
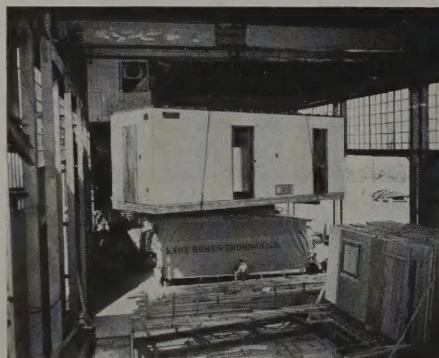
1. The package plan, under which dealers would sell their materials as part of a finished job. In some cases this would mean turning the installation over to reliable contractors at a pre-agreed price. In other cases it would mean that the dealers would take the prime contract themselves and subcontract the installation. Many dealers have already turned builders, just as many builders have already opened lumberyards. Said one dealer: "If we sell to a small builder he takes the profit if there is one. If not, we take the loss."

2. The house doctor plan, under which the

dealer would advertise his readiness to fix any trouble in the house, figuring that taking care of minor jobs would give him an opening to sell enough major work to cover his loss on small repairs. This would fit in with the lumber dealers' feeling that they should take increased responsibility for assuring home owners good value on repairs and modernization.

3. A precutting and preassembly study by the lumber dealers' research council to develop detailed plans for panelized houses. This project would in effect put every well-equipped lumberyard in a position to set itself up as a local prefabricator with a well-designed, well-engineered product, with the advantage of minimum shipping costs and maximum flexibility in meeting local requirements. Purpose: to help the small and medium-sized builders who are the lumber dealers' most important customers stay in business in competition with the national prefabricators on the one hand and the big local builders on the other.

Five house plans ranging from 960 to 1,120 sq. ft. would be offered, each with three elevations, three roof systems, three floor systems, and a half a dozen window treatments. Significantly, all are contemporary designs. Detailed engineering for this is being done by the University of Illinois Small Homes Council in Urbana, Ill.



Air conditioned prefab tries cost-cutting utility core

Since Borg-Warner's ill-fated 1946-49 venture into prefabricating a bathroom-kitchen-furnace package (FORUM, Nov. '50), almost all prefabricators have shied away from installing plumbing or heating at their factories. The senseless variety of requirements imposed by local codes and/or make-work labor practices constituted too big a hurdle.

Last month, the Knox Corp. of Thomson, Ga., was giving a prefabricated mechanical core another try. This time, the attempt looked like a success. Since production began in June on the air conditioned Knox Weathermaker house, some 75 have been built or started in 15 southern cities. Only in Atlanta, reported President Peter Knox Jr., had the mechanical core run into local

trouble, although in some areas only a fortunate suburban location sidestepped costly city restrictions. Knox said that Atlanta officials pointed out that they could not issue a building permit unless the utility core was assembled on the site. Reason: the Atlanta building code stipulates all plumbing and electric work must be done by "certified" workers who have passed Atlanta's examination. The bill for this gouge came to \$1,500, nearly \$1,000 more than factory assembly, Knox claimed. The core includes a combination air conditioner-heater, dishwasher, stove and refrigerator. A three-bedroom, one-bath model of about 1,100 sq. ft. generally sells for about \$12,500, plus lot. Designer: H. Reid Hearn Jr. of Columbia, S. C.

HOUSING STATISTICS:

Private starts still lead 1952's; mortgage loans set records

HHF Administrator Albert M. Cole warned the American Bankers Association cryptically last month that the government may step in with "direct action" if private mortgage funds are not available to support a "reasonably high" production of homes. The latest government statistics, however, showed mortgage investments establishing all time records (see table below). In a press conference Oct. 9 Cole noted that these records reflected loans committed many months earlier. His ABA address, he said, primarily reflected his great concern about sufficient funds to support a high level of homebuilding next year, and the difficulties builders are encountering today when they seek the commitments they want so they can plan next year's construction.

Applications for FHA insurance on new housing rose in August, and like VA appraisal requests exceeded last year's applications for eight months of the year (see chart). Cole informed the bankers, however, that "current applications" at FHA indicate a sharper decline in new housing starts in the future than the 970,000-a-year rate reflected in August's 94,000 starts (see chart).

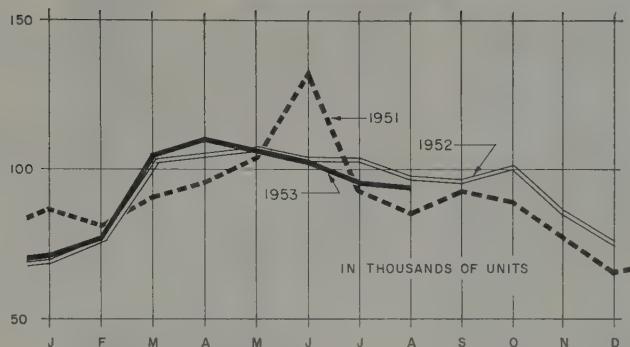
Commerce Department and Bureau of Labor Statistics officials reported that expenditures for new private nonfarm housing declined for the second successive month in August, reflected the downturn in starts during the previous three months. But they were far from alarmed, noted that these "dollar outlays thus far in 1953—\$7.7 billion—were 9% above the level of a year ago, and almost equaled the Jan.-Aug. peak in 1950." They revised upward an earlier forecast that new private nonfarm housing expenditures for the full year would reach \$10,200 million, a 3.9% increase over 1952. New estimate, "in spite of a decline in units started": \$10,350 million, or a 4.9% increase. Their explanation: "This results from higher prices and the unseasonably large number of dwelling units begun last year which were still under construction early in 1953." Including alterations and additions they predicted total nonfarm residential construction expenditures for the year would reach \$11.7 billion—"a third of all new construction and one-half the outlays for all private construction."

MORTGAGE LENDING ACTIVITY

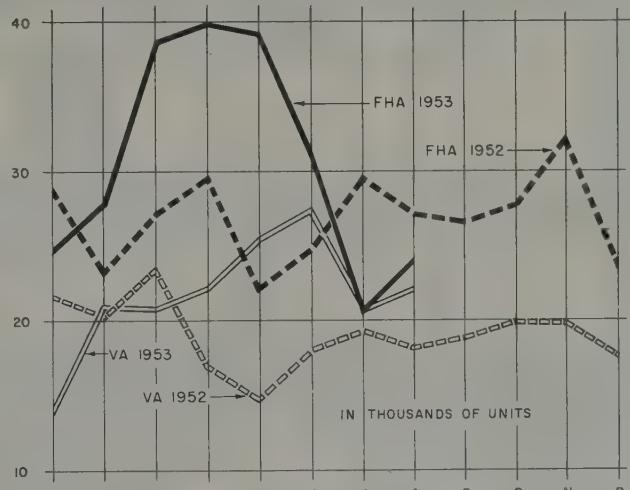
(investments in millions of dollars in nonfarm mortgages of \$20,000 or less by various types of lenders)

	S&L assns.	Ins. cos.	Comm. banks	Mutual saving banks	All others	TOTAL
1952						
1st 4 months	1,867	471	1,099	300	1,706	5,444
May	557	114	303	90	446	1,511
June	563	107	304	96	440	1,512
July	585	113	317	104	468	1,590
1st 7 months	3,572	805	2,023	590	3,060	10,057
1953						
1st 4 months	2,226	474	1,188	370	1,867	6,127
May	641	133	317	111	497	1,699
June	682	131	325	120	511	1,769
July	699*	131	323	127*	516	1,797*
1st 7 months	4,248*	869	2,153*	728*	3,391*	11,392*
Change: 1st 7 months of year	+18%	+8%	+6%	+23%	+10%	+13%
* All-time high.						

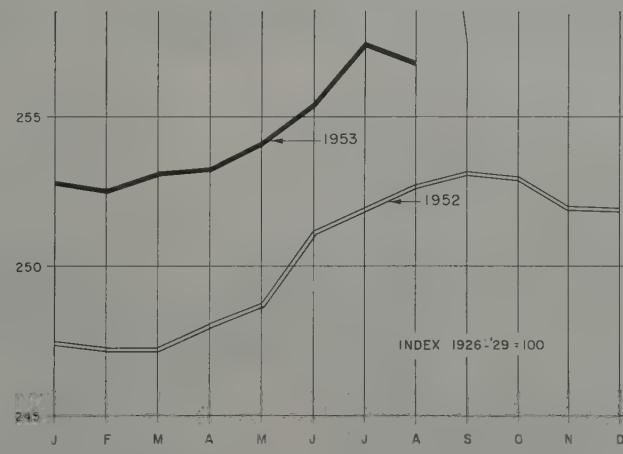
MORTGAGE LOANS for \$20,000 or less on non-farm properties (new and old houses and small non-residential buildings) reached an all-time high of \$1.8 billion in July, according to the Federal Home Loan Bank Board. Loans for seven months this year soared to \$11.4 billion, also an all-time record and 13% greater than in the same period last year. Only insurance companies missed a seven-month record. Even so, they loaned 8% more money than a year ago.



HOUSING STARTS in August as estimated by the Bureau of Labor Statistics were 94,000. Only 1,000 of them were public housing units. Starts for eight months this year totalled 769,800, compared with 767,500 in the same period last year. Offsetting the steady drop in public housing, private starts for eight months totalled 740,100, or 20,000 ahead of last year.



FHA AND VA APPLICATIONS for insurance and appraisals on new housing turned up in August, despite the mortgage money pinch that worried builders. FHA was asked to insure 245,555 new units during this year's first eight months, compared with only 212,008 last year. VA appraisal requests covered 172,821 compared with 151,170 Jan.-Aug., 1952.



BUILDING COSTS for residences, as measured by E. H. Boeckh & Associates, halted their five-month climb in August, declined 0.2% from an index of 257.4 to 256.8. One reason: the BLS index for wholesale building materials prices (not illustrated) dropped from 121.3 to 120.8 from July to August. Plywood slid from \$90 to \$80 per M sq. ft. last month, dropped to \$76 early this month.



IT COULD HAPPEN TO YOU...

You'll get a bigger share of the New Home Market in your vicinity . . . if you will "DRESS UP" your new 1954 homes with all 3 NuTone products. These modern conveniences make any home more attractive—especially to women.

The cost is low . . . for only \$100 or less at list prices you can add all 3 NuTone Products . . . to help sell your homes faster . . . A NuTone Kitchen Fan, to get rid of cooking odors and grease before they can spread through the entire house. A NuTone Door Chime, for a friendly musical welcome at the front door. A NuTone Electric Ceiling Heater, for a SAFE, "Toasty-Warm" Bathroom.

NuTone "DRESS-UPS"

Will Sell Homes FASTER in 1954!



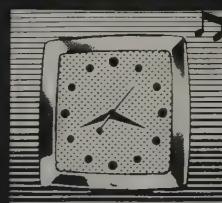
NUTONE MODEL #870
FOR CEILING & CABINETS

NUTONE Kitchen Fans

Illustrated is NuTone's Model #870*. Twin-Blower Kitchen Fan . . . For installation in Ceiling or inside Kitchen Cabinets over stove. NO LOOSE PARTS—saves installation time. SPRING TENSION Mounting—avoids costly service problems. Patented Grille and "SNAP-IN" Assembly — for

easiest cleaning. "PLUG-IN" Motor guaranteed 5 years. \$38.50 list.

NuTone offers nine basic Wall and Ceiling kitchen fans . . . 8" or 10" . . . in White or Bright Mirror Finish. \$24.20 to \$39.50 list.



K-35 CLOCK AND CHIME

NUTONE Door Chimes

Illustrated is NuTone's Model K-35*. Recessed Chime and Kitchen Clock . . . Here's modern simplicity in a RECESSED door chime plus KITCHEN CLOCK . . . a functional design to blend with modern kitchens. Both clock and chime operate

from 16-V. transformer. Two loud clear musical notes for front door, one for rear, \$19.95 list. Choose from 17 long or short tube NuTone door chimes. Styled for Modern, Ranch-type and Colonial Homes. \$4.95 to \$89.95 list.



NUTONE "RADIANT" ELECTRIC
CEILING HEATER MODEL #920

NUTONE Ceiling Heaters

Illustrated is NuTone's Model #920*. Radiant Electric Ceiling Heater . . . The world's SAFEST! No danger of shocks or burns . . . out of harm's way from children. Warmth all around the body, not just one side . . . makes wall type heaters old

fashioned. No overheating - "SAFETY COOLING" system. U.L. listed. \$29.95 list. Besides this Radiant model NuTone offers the famous HEAT-A-LITE . . . Ceiling Heater plus light and air circulator. \$49.95 to \$67.95 list.

M. Hans Zielke photos



CONTEMPORARY DIVISION WINNERS in Milwaukee's National Home Week Parade of Homes were Builder Phil Herriges' house (l), in the over \$18,000 class, and Builder Sid Dwyer & Associates' entry (r), under \$18,000. Last year there was not a single contemporary home in conservative Milwaukee's homes parade. This year five of the 29 on display were

contemporary. Many others reflected a trend to better design through increased adoption of bigger windows, open kitchens, open planning, new-style baths, lower roofs, some acknowledgment of outdoor living. Don Scholz of Toledo, Ohio designed the Herriges house, and Burt Duenke of St. Louis the Dwyer dwelling. Both are largely prefabricated.

National Home Week throngs and sales reflect strong underlying market demand

Proud homebuilders modeled their newest creations for the public during National Home Week Sept. 20-27. In return, they got two reassuring indications that the basic demand for homes is still strong—if builders can tap it: 1) virtually everywhere public interest was greater than ever. More people came out to see new models than in any previous Home Week; 2) although stimulation was only by advertising and promotion (more than ever before), rather than by price reductions, in most cases the public also bought more homes than normal, frequently more than during last year's Home Week.

HOUSE & HOME asked a sampling of leading builders in most of the largest metropolitan areas for sales results this Home Week compared with last year. Results:

New York City: Babylon, L.I., Concord Village (\$13-\$16,000 houses), Crown Castle Inc., builders: 1953, 12 sales; 1952, four. The increase was attributed to low prices, compared with much other new Long Island housing. New Brunswick, N.J.: Rutgers Village (\$11,000) by Builder Emanuel M. Spiegel: five sales this year; last year, three.

Washington, D.C. Fairfax County, Va., Crestwood Construction Corp.: 1953, ten or 12 sales at \$14,500, with VA mortgages; 1952, "fewer" sales of a \$17,750 model, with no VA financing: Builder Edward Carr said no comparison was possible because of greatly different houses, but his Fairfax County crowds this year were "all we could handle," his sales are ahead of construction. Bethesda, Md., \$20,000 Trade Secrets House, Builder Carl Freeman: more visitors this year, but fewer sales; the market in this range has softened, now buyers have stopped signing for new houses until assured of a deal to sell their old one.

Miami held its first Home Week observance with rewarding results. Builder Julius Gaines reported firm sales of 86 units in his low-cost Bunche Park (\$7,400-\$7,800) subdivision for Negroes, the best eight days since he started business in 1946. Builder James M. Albert

reported 16 firm sales in his Golf Estates (\$5,950) project compared with an average of five a week. Despite "atrocious weather," Builder R. R. Pollock took firm orders for six \$10,775 houses, compared with three in a normal week.

Cleveland. Builder Joseph M. Siegler: 44 sales averaging \$15,000 this year, including 28 the first day; last year, 18 houses averaging \$14,000. "Public interest was tremendous," he said, and more Korean veterans were buying. Builder R. A. Gall: 18 houses averaging \$18,000 this year; last year, 18 houses averaging \$16,000. Said Gall: visitors were off 20% because "people are waiting for prices to go down." Builder Marvin Helf: four houses averaging \$13,000 this year; last year, 18 houses averaging \$12,500. "I did no promotion; mortgage money is so tight," he said.

Detroit. Edward Rose & Sons took 259 deposits on their new \$11,500 Midwest contemporary model, compared with 59 deposits last year on a \$10,800 house. For a large part of this "phenomenal success" President Irving

Rose credited his own extensive advertising and promotion. Troy W. Maschmeyer Co.: 21 sales this year (about double a normal week); last year's Home Week, 14. Builder Fred C. Garling: in 1953, 18 sales; in 1952, 13 sales.

Chicago consolidated Home Week with its annual three-week Chicagoland Home and Homefurnishings Festival. Finitzo Bros. sold 11 houses the first week, compared with nine in all three weeks last year. They credited 1) the end of rent control, 2) the area's normal dependency on conventional financing, which was not affected so much by lack of FHA and VA mortgages, and 3) the exodus from areas where Negroes are moving in (see p. 132). Builder Nathan Manilow reported 52 sales the first week, about the same as a year ago, but Builder Richard Smykal of suburban Wheaton and Al Kaufman of Elmhurst reported only fair to poor crowds and sales.

Minneapolis Parade of Homes was sponsored by the NAHB chapter on a \$21,000 budget, \$5,000 of it contributed by 27 other civic and merchant associations. Seven of the 20 parade models were air conditioned. Crowds were estimated at one-third to one-half greater than last year. Minneapolis As-



HOUSTON'S PARADE OF HOMES, a single tract with 31 models by 31 builders, was one of nation's most elaborate. The Houston NAHB chapter spent \$30,000 for advertising and promotion, charged 25¢ admission to offset expenses and the cost of a \$23,000 house given away as a prize. One of the most popular models was Better Homes & Gardens brick, butterfly-roofed "Readers' Choice" house (above). Builders R. C. West and C. H. Hurlock, Jr. put a \$14,000 air-conditioned adaptation of US Steel Homes' prefabricated Westerner model in the Houston show, but the Columbus, Ohio parade probably set the prefab record: Six out of 26 models.



Model home currently featured in *Living for Young Homemakers*.

4 SPACE-SAVING INSTALLATIONS



Utility Room and Attic Installation



Attic Installation



Crawl Space Installation



Basement Installation Compressor Outside

Comfort Zone



Spotlights **AIR-COOLED** Year 'Round Air Conditioning by CHRYSLER AIRTEMP

Uses no water! Uses no living space! Makes any home
MORE SALABLE!

You find Year 'Round Air Conditioning by Chrysler Airtemp in more and more new homes these days, including many of the famous model homes to appear in the *national* spotlight. Here is mute testimony of builders' recognition of the public's confidence in the Chrysler Airtemp name and the public's respect for Chrysler Airtemp engineering leadership.

Now Chrysler Airtemp makes it practical for builders to incorporate the tremendous buy appeal of year 'round climate control in more

new homes than ever before! The new Chrysler Airtemp *Air-Cooled* Air Conditioner provides refrigerated cooling *without using water*. It costs less to install . . . costs less to operate in many locations. In any of four recommended installations, it takes up no living space!

Get complete details of this latest achievement of Chrysler Airtemp engineering and the complete Chrysler Airtemp line of Air Conditioning for homes. See your Chrysler Airtemp Dealer or return coupon today!

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Please send full details about the Chrysler Airtemp Comfort Zone.

Name _____

Address _____ Phone _____

City _____ Zone _____ State _____

B&H-10-53

sociated Contractors reported 26 firm sales, and the possibility of about that many more when financial processing was completed, compared with 26 final sales last year.

Denver staged its first Parade of Homes with 62 models on display. Chairman Ed Northway estimated it lifted sales five times above normal. M. C. Bogue, who sold 14 houses at \$13,000 each, called the parade "the most wonderful thing that ever happened to housing in Denver." Builder Lee Doud credited contracts for three \$25,000 houses to NAHB chapter promotion efforts, said "all our work and expense was fully justified."

San Francisco Bay Area demonstrated dramatically how "promotion pays" in this fall's hard-sell market. In San Francisco, where the homebuilders were scheduling a large home show for a week later, Home Week sales were "just like any other recent week"—slowed to about one-third of last year's rate by mortgage difficulties. Across the bay,

the Greater East Bay Homebuilders observed the week on schedule, starting with a 16-page section in the Oakland Tribune (compared with six pages last year). Executive Vice President John Hennessy estimated sales at 1,129 houses, a 10% increase over 1952 Home Week activity (12 to 15% greater dollar volume). Builder Charles A. Russell, who had VA financing, in two days completely sold out a development still under construction of 27 houses at \$11,200 each. Two area builders won LIFE merit awards for the best houses of Home Week: Earl W. Smith of El Cerrito and J. L. Eichler & Sons, Palo Alto.

Los Angeles observed the week lackadaisically. No builders happened to have large tracts ready to open. While the Home Builders Institute skipped the event, the San Fernando Valley Building Contractors Assn. (custom builders) displayed a group of 21 upper price models that attracted 11,500 visitors at 50¢ a head.

BUILDERS AT WORK:

City of prefabs started

FORTY miles west of Chicago, a new city, Meadowdale, will consist of 8,200 large prefabricated houses and an extensive, zoned industrial tract. Former Chicago Homebuilder Leonard W. Besinger erected 20 varied models of a three-bedroom National Homes Corp. house, in three August week ends sold 198 of the first 200-house section. Price: \$14,445 including about \$1,500 worth of appliances. Most appliances were products of Hotpoint Co., which signed a staggering contract for 49,200 major appliances (six for each house) over the five to seven years the city is abuilding. Prudential Insurance Co. wrote 100 of the mortgages, and was considering financing a major portion of the entire project.

No sales during siesta

In the Buena Park section of Los Angeles the Volk-McLain organization started 179 Award Homes designed by Architect Edward Fickett. In two weeks they sold 128, in less than three weeks, ending Sept. 12, were sold out. Each was a 950 sq. ft., three-bedroom or two-and-den house with carport. Price: \$7,495.

Swindlers stay away

Around South Bend and Mishawaka, Ind. each new home owner will receive a plaque to tack beside his front door to ward off shyster home improvement and equipment salesmen. The Better Business Bureau and South Bend-Mishawaka Home Builders Assn. worked out the plan. The Bureau will send all buyers a letter cautioning them about sharp operators, and a little metal doorway plaque: "All solicitations investigated by the Better Business Bureau."

'Unconditional' guaranty

Builder Jack Heslop of Akron, Ohio went most other homebuilders' warranties several rungs better last month. He announced he would give written one-year "unconditional satisfaction" guarantees against any structural or mechanical defects in his new 153-house development in nearby Cuyahoga Falls. He listed 16 national home manufacturers cooperating with him. Heslop said he had given buyers verbal one-year good-condition guarantees on the 4,000 houses he built since 1940.



Park Forest modern aims at families with children

For its mammoth Park Forest project outside Chicago, American Community Builders, Inc. brought out this handsome contemporary brick and redwood model especially designed for young families with children. Chicago Architects Loeb, Schlossman & Bennett based the plans on a *Parents Magazine* survey of family living needs. It had: two baths, three bedrooms, a separate living-dining wing so parents could entertain without disturbing the youngsters, an entrance so children do not have to go through the living room or kitchen, total living space of 1,268 sq. ft. Sixteen were sold last month at \$17,500 (carport-storage space extra).

Is retailing's rush to the suburbs past its crest?

Never before had the nation experienced such a wave of shopping center construction in the suburbs. So great was the boom that the Commerce Dept. recently held it largely responsible for the sharp rise in commercial construction so far this year. But amid the building rush, some first signs and portents appeared last month that the trend of business and merchandising to follow customers to the fringes of town may have passed its peak. And this raised danger signals for homebuilders who have discovered a profit bonanza in shopping centers coordinated with housing.

Said Realty Analyst Roy Wenzlick: "We believe that the 'explosive' trend of urban land use development has just about reached its zenith. Adverse factors will begin to outweigh advantages of a further scattering of our cities. Already the cost and quality of ordinary municipal services and travel time to work are limiting the size of urban areas."

Said Executive Director Max Wehrly of the Urban Land Institute: "We are reaching a point in many areas where outlying centers are beginning to prey upon each other. For instance, a study in the San Francisco Bay Area discloses that about 100 organized shopping centers are either planned, building or in operation. That's a lot of centers in any city, even one with an estimated 1960 population of 3.5 million [1950 population: 2.2 million]. The danger signal is up. While . . . there is still need for more of certain types, I believe you will see a marked leveling off in shopping center building in the next few years."

Some department-store operators already were acting and others were talking in agreement with Wenzlick and Wehrly:

► Dallas' Nieman Marcus was completing a \$6½ million addition to its downtown store instead of going farther into the suburban field, where it has a \$1½ million store.

► In San Antonio, Joske's had roughly doubled the size of its downtown store in the past two years, adding, among other things, a nine-acre parking lot.

► Warned President James Douglas of Seattle's Northgate shopping center: for a department store to expand into the suburbs is no longer the completely rosy, sure-fire situation it once was. Said he: "The suburban shopping center idea . . . is being overdone in several major metropolitan areas already. On top of that is the increased cost of construction and higher interest rates on loans. With these new factors, a department-store operator must figure closely or he will end on the financial rocks." Douglas admitted that parking woes downtown were still nudging stores toward the wider spaces of suburbia, but he pointed out: "An unusually large advertising budget is required to change the pattern of traffic to a new location that formerly was nothing more than an oat field."

Filling the gap in house research

► NAHB Institute unites producers trying to improve materials, builders seeking better products.

► Leonard Haeger directs program for speedier testing and introduction of laboratory achievements.

A year ago, NAHB formed a Research Institute aimed at bridging the gap between the host of good ideas and products emerging from the industry's far-flung research projects and the builders in the field who too often did not hear about them (H&H, Oct. '52). By last month, the institute was well on the way to fulfilling its mission—a mission that held great promise for speeding up improvements that could bring the nation better homes at less cost.

Under the dedicated guidance of Director Leonard G. Haeger, the institute had lined up more than 40 front-rank builders across the nation to participate in field testing of new products and techniques. And more than 110 manufacturers had asked NAHB to serve as research catalyst or marriage broker between new material and builder. For reasons of trade secrecy, many manufacturers could not talk about their projects. But some of the first projects told their own story:

► In New Jersey last fall, field tests were made on four houses on the tilt-up exterior wall construction, using the first floor as a working deck for the horizontal assembly of each entire wall before it was up-ended into position. Findings: after the basic house was recast with modular dimensions (which enlarged it 25 sq. ft.) the walls were produced with a saving of almost 400 bd. ft. of lumber, and almost 50% less labor. (Dollar savings would vary on different houses, Haeger noted. For this reason he preferred to express economy in general terms: assuming walls are 17% of construction costs on a typical house, and labor is 30% of costs, the tilt-up operation may save 2.5% on the total costs of a house.)

► Late last year, Builder Andrew Place of South Bend, Ind. started an experiment for the institute in cooperation with the National Warm Air Assn. Objective: to compare for a full year the performance of a heating and cooling plant in a perimeter duct system in a slab foundation house, and the same equipment using a crawl space as a plenum in a nonslab, but otherwise identical, house. The University of Illinois cooperated by providing the measuring instruments. The study will be completed later this year.

► To be launched in Austin, Tex. in January (details being completed this month at the NAHB fall directors meeting): a large-scale air-conditioning performance study for a full year in a group of 10 or 12 houses. Major manufacturers will supply different types of equipment, and the houses will be built so different effects can be noted from orientation, roof overhang, bulk vs. reflective insulation, supplementary kitchen and attic ventilating fans, etc. The University of Texas will provide the instruments and record the data.

► In Huntington, W. Va., construction was about to start on a house in which a new type of heat pump will be installed and field-tested for a full year.

Reports aplenty. Since wider use of new information is the institute's big aim, it had started issuing results in a series of "Trade



HAEGER

Secrets Reports." With the ink scarcely dry on the second three, these now total six: No. 1, the tilt-up wall study; No. 2, conventional roof trusses; No. 3, one and one-half story roof trusses; No. 4, space dividers; No. 5, storage wall cabinets; No. 6, problems in plain and reinforced

concrete. Reports Nos. 3 and 6 are free; the others are sold for \$5 each.

Nor are research projects and reports the institute's only stock in trade. It also offers advice and help to builders and manufacturers on day-to-day technical problems. Through NAHB Washington headquarters, it is in daily contact with FHA and VA officials, for instance. Recently, it was able to help a manufacturer of folding doors obtain FHA approval for his products through adoption of more rational standards. Another institute innovation: an Advanced School for Home Builders to be held at the University of Illinois, Urbana, from Nov. 9-20 under sponsorship of the institute and the university's Small Homes Council. Subjects will range from principles of land planning and local housing market analysis to air conditioning, financing, lumber selection, labor relations and the use of color. Tuition: \$125, plus food and lodging.

Haeger describes the institute's aims in these words: "To assist a homebuilder in doing a better job at a lower cost for the benefit of all American families. Our objective is as simple as that. In fact, we are inclined to judge projects on two criteria: will the new idea, technique or product do a better job at the same cost, or will it do the equivalent job of existing materials or methods at lower cost? Unless it is likely to meet one of these criteria we are not interested."

Before the institute was established in Sept. '52, Haeger explains, NAHB reviewed the homebuilding and materials research program of various producers, colleges and universities and government agencies. It was struck by one great missing link. There were many excellent products and ideas that were developed or tested in the factory or the laboratory but were not manufactured or made available to builders. Sometimes this was because of delays or expense that would still be required for field trials. In other cases the manufacturer or his sales manager was not quite sure enough to risk putting the item into production.

Filling the gap. The most effective role the new institute could play was clear. It would bridge the wide gap between the research laboratory and the builder in the field. Its principal activities would be directed at 1) quicker introduction and practical adoption of the new ideas or products developed in the factory or laboratory, and 2) speedier development of the new construction methods or new products for modern homebuilding that the builders in the field wanted from the laboratory or manufacturer.

The institute would perform no research itself. If it spots a need, it lines up a manufacturer or builder to tackle the problem. In lining up the more than 40 builders and the 110 manufacturers to cooperate in field testing, Haeger also kept the cost down. Except in cases of special expense or a special service rendered, there are no charges for the testing conducted under institute auspices. Another unique feature: the institute seeks no contributions from manufacturers; the entire overhead is borne by NAHB.

Career in research. Red-haired Leonard George Haeger champs over only one unsolvable problem: he must spend about one week out of every three out in the field, traveling from coast to coast, instead of at his suburban Washington home in Montgomery County, Md.

Pipe-puffing, slow-spoken Haeger was born Dec. 2, '06, in St. Louis, where his father is an architectural engineer, mostly for industrial construction, and where Haeger received his own master's degree in architecture from Washington University in 1933. He is a registered architect and an AIA member.

In National Youth Administration days Haeger was chief architect for NYA in Missouri. In World War II, he became a commander in the Navy Civil Engineering Corps. In the Bureau of Yards and Docks war plants division in Washington, he worked on the development of the Quonset hut. In June '46, he joined the National Housing Administration as engineering division director in its technical section. When NHA was merged into the newly created HHFA he became head of the HHFA's technical division, and later assistant director of its division of housing research established under the Housing Act of 1949. In May '51 he quit the government service to join NAHB as its housing materials expeditor, and in Feb. '52 was promoted to technical and research director.

AFL seeks way to curb reckless union locals

- St. Louis convention worried by jurisdictional and inter-union rows that destroy public confidence.
- Building trades 'alarmed' by nonunion builders turning to commercial work, will try to organize them.

Last month's St. Louis convention of the AFL and its building and construction trades department produced the strongest evidence yet that labor leaders are genuinely worried that whopping pay demands and jurisdictional disputes are costing them the broad public support that helped unions grow strong in the 30s and 40s.

For a labor chief, President James Brownlow of the metal trades department was remarkably critical of labor at the building trades meeting. Once a picket line used to be the sign of an honest labor dispute or inability to get together with an employer, said Brownlow. But today, he charged, there are too many instances where a business agent "proves inept or unable" in negotiating with an employer and recklessly "resorts to the picket line" without telling his membership "everything that went on" and without any consideration for "the people who are concerned, not only the members of his own organization, but members of other organizations who may be denied their right to work."

Phony picketing? "Some of these picket lines," said Brownlow, "are established for reasons so ridiculous that they would make anybody who gives them some thought wonder whether they were there for subversive reasons; then again, whether there was some particular interest of either the employer or the business agent. If we are going to hold the picket line as something worth defending in a legislative way before the courts of our land, and publicly, then we should not abuse this privilege . . . [but] retain it only to protect the interests of the people who work, and not for some other reason."

Metal department unions represent most of the production workers at Atomic Energy Commission plants, and Brownlow was frank to tell his building department hosts that his blunt remarks would "not suit everybody in this room or those you represent." One reason: even as he spoke, ironworker local 595 at Joppa, Ill. mocked the authority of its international offices, threw up a picket line that shut down all construction work on a giant power plant to serve the new Paducah atom-bomb plant across the Ohio River. In 31 months building union walkouts had halted the Joppa job 37 times, put construction seven months behind schedule, boosted cost estimates from \$135 to \$180 million.

Some blame accepted. AFL's building department convention seemed to recognize that restrictive labor laws were not all enacted from antilabor prejudice. Earnest applause (and later many personal expressions of approval) followed an address by Peter Eller, board of governors chairman of the

New York Building Trades Employers' Assn., who pointed out that many labor laws stemmed from irresponsible labor conduct that unreasonably inconvenienced or irritated the public—"our neighbors."

Said Eller, condemning the rash of construction labor stoppages during the past year: "I think it should be admitted frankly that not all of these strikes were because the bosses were big and bad. The right to strike does not make excessive demands right. . . . Strikes for excessive wages and for onerous and costly conditions don't set well with the writers, the talkers, the voters, your neighbors, and you won't get away from them no matter how much or how long you beat your breast in righteous indignation. You know it now. Taft-Hartley is not revised. One state after another joins the number which have further restricted the rights for which labor long fought and to which fair contractors and employers agreed, and which many of us thought to be well and finally established."

Peace plans. Another evidence of labor worry over the ill will generated by jurisdictional strikes was the building department's annual report to the AFL executive council. It took an extraordinary form, omitted all customary details about the de-

partment's regular activities, was devoted entirely to a proposal that the AFL establish an effective system with an impartial czar or "adjudicator" to settle jurisdictional squabbles. "As we foresee it," warned the report, "the present hodgepodge, crazy-quilt jurisdictional pattern is bound to erupt, in the not-too-distant future, into open warfare between the international families now living in the house of labor."

The AFL executive council approved unanimously this report-proposal, and in turn, by order of the full AFL convention, was instructed to develop within six months some workable machinery for preventing or dealing with inter-union and intra-union warfare.

Drive against builders. Secretary-Treasurer Joseph D. Keenan's annual report to the building department professed alarm over the number of small nonunion homebuilders who grew, switched to commercial construction and found they could underbid contractors paying union wages. Keenan also complained that these builders were successful at keeping AFL unions out by injunctions under the Taft-Hartley Act or state "right-to-work" laws restraining organizing campaigns.

Keenan recommended stepped-up unionization efforts among small builders, and later said greater efforts would be made toward 100% organization through all types of construction. Nationally, only one-half to two-thirds of all construction labor is unionized, Keenan estimated, but he blamed recruiting laxity for some of this. The drive for more members was not firmed up enough yet to set a launching date, however, or outline any of its other specifics. (Homebuilding sources estimated that half or more of the homebuilding industry is nonunion, predicted any AFL drive probably would wait until after the administration's Taft-Hartley Act amendments crystallized and were enacted.)



Architecture students design, build tract house

Learning by doing, participating in actual construction of a building they design, is a rarity for architectural school students. This summer, University of Southern California architecture students designed and built this glass-walled, 1,460 sq. ft. house. Unions made special concessions so the 300 students could work along

with journeymen. Developer Earl P. Snyder donated the Monterey Park site, Jones & Gioege, Inc. of Pasadena donated its contracting services, and Producers Council members supplied most materials. Proceeds from sale of the house will finance another research project for student participation.

New Chicago electrical code may hike house wiring \$50

Mixed blessings were sifted through a new electrical code of more than 500 pages adopted by the Chicago city council and to become effective as soon as published about Jan. 1.

Some builders thought the new regulations, three years in the drafting, would hike wiring costs about \$50 in each new house. But there also seemed to be general agreement among building leaders that the pending changes reflected increased safety measures (because of the increasingly heavy electrical loads piled up by modern appliances) rather than by labor or electrical contractors' lobbying.

The principal change affecting housing will require convenience outlets every 12' instead of every 20' around each room. Where two doors are less than 3' apart there will have to be another outlet, so cords will not be spread across doorways. Among other changes: the city's ban against BX and nonmetallic-covered cables will be relaxed slightly (but needless rigid metal conduits will still be mandatory in most cases); use of aluminum wire will be authorized; radiant electrical heating and remote-control devices will be permitted, and plastic-covered cables buried in the ground will be allowed for garden and driveway lighting installations. Most changes, said Chief Electrical Inspector B. J. Talbott, will simply bring the Chicago regulations into line with the 1950 code of the National Board of Fire Underwriters.

New regional code for midwest delayed two years

At its 1952 convention in Chicago, the Midwest Conference of Building Officials and Inspectors set its sights on completion of a new regional building code within one year. Convening again in St. Paul last month, code committee members confessed that writing a code was not to be accomplished so fast. Committeeman Arthur Kuhlman, University City (Mo.) building commissioner and new president of the conference, said it will take another two years or longer to perfect the code, and then (as ever) a great deal longer to get individual communities to adopt it.

The Midwest inspectors set their sights on a goal almost exactly the reverse of other US code groups. Kuhlman revealed they oppose a functional or performance code, plan to write an old-fashioned rigid specification code. He estimated that two-thirds to three-fourths of the dollar volume of Midwest building is done in small localities which need a code "of the utmost simplicity . . . that anybody can understand" because little communities cannot afford an expert technical director to administer a performance code.

Said a committee report adopted unanimously by the convention: "Of the several recognized model building codes, none meets the needs of Midwest communities and cities

other than in a general way. . . . None are truly functional . . . or performance in type . . . [but resort] to performance or engineering principles only in an effort to avoid detailed volume of specifications. . . . [They] are involved and often highly technical, requiring an administrator of technical background and experience . . . [and] the average Midwest community cannot or does not employ a code administrator."

In the past year, the Midwest inspectors en-

rolled nine new cities, but after losses the net membership gain was only one (95 to 96). For its expanding work, however, the conference appointed Charles E. Bacon as its full-time technical director, effective with his resignation Oct. 31 as Indianapolis city building commissioner. Bacon formerly was MCBOI president and is a director of the Indiana Society of Architects and a member of the advisory committee of the Indiana Construction Industry League.

PEOPLE: Frank Horne ousted as HHFA race adviser; Vivian Truman quits as Kansas City FHA director

Dr. Frank S. Horne, 54, is a New York-born Negro Democrat who became a federal civil servant from Georgia 17 years ago. Since 1938, he has served with distinction as HHFA's racial relations adviser. Last month,

AP Photo



shortly after his job was among 26 reclassified from the civil service A to C schedule (e.g., stripped of protection), Frank Horne learned he would soon be dismissed. A few days later, Sen. John Sherman Cooper (R, Ky.) let slip the name of his successor:

Joseph R. Ray, 66,

Louisville real estate dealer and homebuilder and former president of its First Standard Bank. Ray is a Negro Republican.

The news leak, if it was that, had all the earmarks of a trial balloon. Would Dr. Horne's ouster cause too much fuss? HHFA soon found out. Representatives of nine national organizations ranging from the CIO to the Quakers promptly protested that any switch would inject politics into a highly technical service. The Washington Post joined in the cry with an editorial suggestion that Ray's "abilities can be better utilized and his contributions to Republican victory last fall can be better rewarded by assignment to some other position."

On Oct. 1, HHFA Administrator Cole handed down the verdict: Republican Ray got the \$11,800 a year racial relations post. Democrat Horne would become an assistant to the administrator to study "new approaches to the housing problems of minorities."

A Democrat with a much bigger name than Horne was not as successful at keeping a housing job. Almost a year after his brother's administration was ousted, **J. Vivian Truman** departed as director of the FHA in Kansas City, Mo. FHA called his exit a resignation, but the strong indication was that Truman resigned by request.

Last March, GOP chair-

man C. Wesley Roberts (since ousted) said he had no doubt the ex-President's brother would soon be removed as FHA chief in Missouri. (FHA district directorships are in the Schedule A, or political category, and are not protected by civil service.) When he steps out of his \$9,160 a year job on Nov. 6 Vivian Truman will pick up an accumulated leave check for \$2,141.90 and a pension of about \$2,128 a year. Successor: **Herbert E. Studer**, 36, Republican mayor of Sedalia, Mo. and a realty broker.

Including Kansas City, six more FHA district director jobs changed hands last month. **Louis J. Fellenz**, Fond Du Lac, Mich. attorney who specializes in real estate and mortgage law, was appointed Wisconsin state director. He succeeded **Anthony P. Gavronski**. At Buffalo, **Joseph P. Donnelly**, former state rent administrator there, replaced **William F. Denne**. As Florida FHA chief, Democrat **Russell V. Tinney** will be replaced by **Huber C. Hurst**, Gainesville mortgage broker and former professor of business law at the University of Florida. In Mississippi, **Buford Yerger**, a Meridian banker, succeeded **Paul Kemp** as state FHA director. **George A. Hillier**, Phoenix banker and former state tax commissioner, succeeded **Richard S. Hare** as Arizona FHA chief. For director of its new Jamaica, Long Island insuring office, FHA picked **Frederick J. Ewald**, New York real estate man.

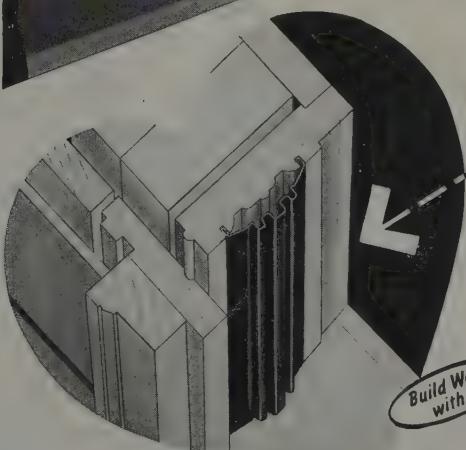
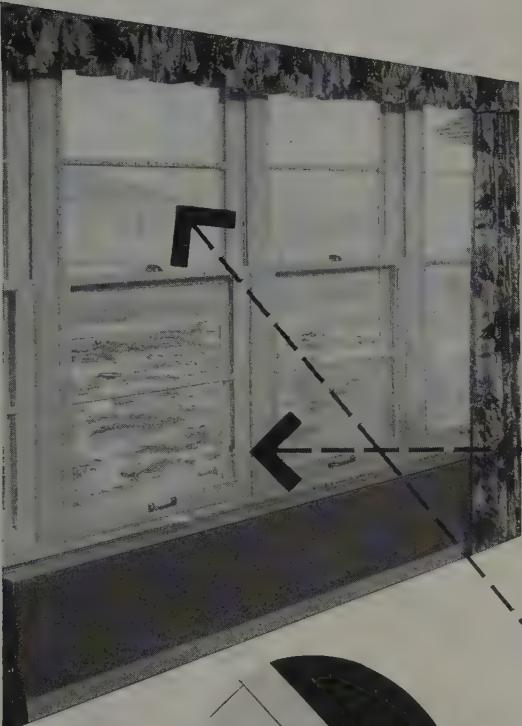
With these shifts, FHA had replaced 34 of its 72 district directors since the GOP took office. More changes were still to come. One possibility was the ouster of Miami FHA Chief **James Adkisson** in favor of **William Wolforth**, member of the Miami city commission and former bakery operator. One district director who would keep his post, said dopesters, is **Richard Briggs** in San Francisco, whom homebuilders consider one of the most able men in FHA's empire. Every homebuilder chapter in northern California except San Francisco pressured Vice President Nixon to keep Briggs on the job.

On Aug. 24 a new comptroller for San Francisco Builder **Henry Doelger's** Westlake Village in adjacent Daly City asked Advertising Manager **Ralph Lawrence** to explain several invoice discrepancies. Lawrence said he would be glad to, but promptly disappeared



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from the Doelger office and from his Doelger Westlake Village home. After an investigation, police announced: \$10-\$30,000 of company funds were missing; Lawrence, whose salary was \$525 a month, had been seen in Nevada gambling resorts and recently had purchased a number of expensive items of feminine jewelry (although his wife said she had not been given any jewelry for some time, and later sued for divorce). Lawrence was arrested Sept. 14 in the Culver City home of a blonde model and TV performer, who had put her address on one of his checks when she endorsed it.

Detroit Mortgage Banker **Benjamin Levinson** was campaigning harder than ever to widen the field of FHA and VA mortgage purchasers. New goal: corporate pension funds. Strategy: grants of at least \$2,000 each to three university business administration schools to study investment policies of these funds (assets about \$8 billion, growth about \$1.2 billion a year) and determine how much they would benefit by putting part of their money into FHA and VA paper. The grants were made this month by the Michigan Assn. of Approved Mortgagees (president: Ben Levinson). They may be increased by more contributions, such as one expected from the AFL teamsters local in Detroit for which Levinson is housing advisor. The three separate studies will be made under the direction of Business Administration Deans **Merwin Waterman** of Michigan, **W. C. Folley** of Wayne and **Lloyd Fitzgerald** of Detroit University.

Levinson reported that since his campaign last winter to increase insured mortgage investments by public pension funds (H&H, Jan. '53) the Wayne County retirement fund

George S. Szankik



Model home on store roof attracts crowds, ups sales

On June 20, W. & J. Sloane opened this model of Cliff May and Chris Choate's \$7,495 Sullivan Canyon house, a close kin to House & Home's July cover model, atop the roof of its Beverly Hills store. Since then, some 35,000 people have inspected it, and last month Store Manager Carl Thomas reported happily that store traffic has jumped one-third. "The first month, gross sales increased 25% and since have held at 17-18% more," he said.

Such smashing success prompted Macy's San Francisco to open a rooftop model by Stern & Price last month (their three-bedroom house selling for \$8,650 in Cupertino). First week, 25,000 people visited it, and Stern & Price sold 61 houses at Cupertino, compared with a normal 18. They attributed most of the increase to the rooftop model display.

has bought about \$6 million of FHA mortgages, and the Detroit municipal workers fund has indicated its willingness to help finance 1,700 units of nonsegregated housing in the Gratiot redevelopment project in Detroit through FHA-insured loans.

In Mar. '52, **Ray V. Carey**, 52, quit his job as city manager of Stockton, Calif., became executive vice president of the Los Angeles

Homebuilders Institute (largest NAHB chapter, 1,392 members). After only 18 months with HBI, Carey left last month, became city manager of Las Vegas, which he described as the highest-paid public office in Nevada. New HBI executive vice president: **George O. Prussell**,

31, secretary of the construction industries committee of the Los Angeles Chamber of Commerce, which he joined in 1950 after graduating from the University of Southern California.

CONGRATULATIONS: To **Frank Lloyd Wright**, who will be awarded the Frank P. Brown Medal of the Franklin Institute in Philadelphia on Oct. 21 because "no one man has had as much to do with the shaping of our external world during this past half century"; **George E. Harbert**, president of the DeKalb County (Ill.) Abstract Co., elected president of the American Title Assn. at its annual convention in Los Angeles last month; **John W. Kress**, executive vice president of the Howard Savings Institution of Newark, N.J., elected president of the savings and mortgage division of the American Bankers Assn., and **Joseph R. Jones**, vice president of Security-First National Bank of Los Angeles and chairman of the divisions committee on real estate mortgages, elected vice president.

NAMED: **Robert F. Wagner Jr.**, former planning commission chairman and former commissioner of housing and buildings, as the Democratic nominee for mayor of New York (he defeated Mayor Vincent Impellitteri by a crushing 2-to-1 margin in the primary); former Rent Stabilizer **Glenwood J. Sherrard**, as an ODM assistant director to plan price, wage and rent controls for any new national emergency.

State Representative **Lee Ohmart** (R, Salem) was elected last month as 1954 president of the Oregon Assn. of Real Estate Boards on a "cleanup" platform. He argued at the realtors' state convention that the association should admit that there had been recent irregularities in the profession, won passage of a resolution to appoint a five-man committee to work with state Realty Commissioner **Al Crose** and Gov. **Paul Patterson** for stricter enforcement or tighter regulations under the state real estate licensing law. The cleanup

issue arose after Portland newspapers front-paged stories in which real estate broker **William C. Robison** and his partner **Barney Asheim** were accused of selling a house with a "clear title" when there really was a mortgage against it. Shortly before the storm broke, Robison resigned as chairman of the Republican central committee of Multnomah County, let his broker's license expire June 30. In circuit court, Asheim promised to pay off the disputed mortgage. Neither were realtors. The Robison firm was suspended in 1949 and again in 1951 from realty board membership for nonpayment of dues.

DIED: **Eric Mendelsohn**, 66, in Mt. Zion Hospital in San Francisco on Sept. 15 after a brief illness. After Eliel Saarinen,



MENDELSON

Mendelsohn was the first to go among the brilliant group of half a dozen internationally famed architects who started the Twentieth Century on its modern architecture. Born in East Prussia, he saw action with the German Army in World War I, but in 1933 he had to flee

Hitler's racial persecutions, settled first in England, later in Palestine. In 1941 he came to the US, where he became a citizen in 1947. He established his home in San Francisco in 1945 with hopes of helping remake that city "so that everyone would have a view." But heavy demands on his time designing hospitals, synagogues and public buildings allowed him little opportunity for residential planning. His best known house was the elaborate residence in Palestine of the late Dr. Chaim Weizmann, first president of Israel. The Leon Russell home in San Francisco almost made up in size for being his only US house commission. Other deaths:

Col. Alfred T. Holley, 81, president of the Oritani Savings & Loan Assn., Hackensack, N.J., since its founding in 1911, Sept. 2 in Hackensack; **Nathan C. Goldstein**, 55, Brooklyn realtor, MAI and secretary and executive director of the Columbia Society of Real Estate Appraisers, Sept. 6 in Brooklyn; **Ralph B. Lloyd**, 78, one of the largest landowners in Portland, Ore., where he was about to launch a huge shopping center project with an Allied Stores department store as its hub, Sept. 9 in Los Angeles; **Gustave H. Ensel**, 55, regional appraisal supervisor for the Ohio Turnpike Commission and 1951 president of the Toledo, Ohio Real Estate Board, Sept. 17 in Toledo; **Dr. John M. Gries**, 76, housing author and economist, head of the division of building and housing, Bureau of Standards (1921-28), former chief of the construction division, Department of Commerce, executive secretary of the President's Conference on Home Building and Home Ownership (1931) and former Federal Home Loan Bank Board member, Sept. 23 at Piqua, Ohio.



LAU

"Niteair" Fans



The ONE answer to LOW COST cooling comfort in EVERY type of home

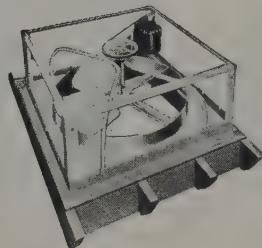
YOU KNOW . . . Yes, you know how "Built-in-extras" sell homes! The added features which change a prospect into a customer with lightning speed.

And . . . today, everyone wants cooling comfort deluxe. The LAU "Niteair" Fan offers just this . . . the ultimate in cool, refreshing, healthful slumber . . . BUT at an extremely economical cost to you and your buyers!

Quick . . . easy . . . LOW-COST to install, the LAU "Niteair" is the answer to more sales, more profits. Plan to install the tested, proven LAU "Niteair" now!

Guaranteed 5 Years

Lau Fan ratings are Certified by the PFMA and carry UL approval. Fans are guaranteed for 5 years and motors carry a one-year warranty.



LAU RANCHER

The LAU "Niteair" Rancher Fan. Available in 4 sizes, 24", 30", 36", 42". Air delivery to meet every demand.



LAU PANEL UNIT

The LAU "Niteair" Panel Units. Available in 5 sizes, 24", 30", 36", 42", 48". Adaptable for any practical application.

THE  BLOWER COMPANY

2027 Home Avenue • Dayton 7, Ohio



Conventional Home. may be completely cooled with a LAU "Niteair" Panel Unit. Many ways to install it.



Small Modern with low-pitched roof. Ideal for LAU "Niteair" Rancher Fan. It pulls air vertically UP and OUT.



Ranch Home offers a variety of ways to install LAU "Niteair" Rancher . . . in attic, garage or basement wall.



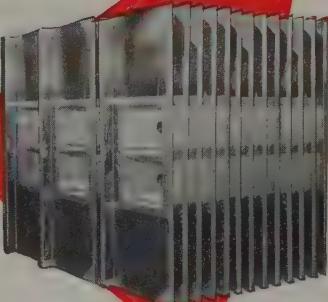
Split-Level home may use either LAU "Niteair" Rancher or Panel Unit, for complete and satisfactory comfort cooling.



Bungalow Type home again offers a variety of installation for LAU "Niteair" Rancher or Panel Unit.

STAINLESS STEEL for KITCHENS

leaps in
customer
preference



ELKAY SALES VOLUME NEVER HIGHER

—MEANS PROFITABLE
OPPORTUNITY FOR YOU!



Lustertone CabinetSinks, Sink Bowls and Sink Inserts have become the prized possession in thousands of American homes. The market is expanding by leaps and bounds. *McCall's Magazine* recently completed a survey showing stainless steel ranks next to the top in the nation's preference for kitchen sinks. We're working 'round-the-clock to keep up with this demand. There's an ELKAY Lustertone model to meet your customer's every requirement. Take advantage of this profitable opportunity . . . now!

Are you getting your share . . .

. . . of the money-making ELKAY sales? We're slightly behind on some deliveries right now, so the sooner you get your order in the quicker it will be delivered. Because this terrific demand has been created by constant national advertising backed up by ELKAY quality, you'll profit more . . . sooner . . . if you keep Lustertone always on display.

ELKAY manufacturing company

1892 S. 54th Avenue • Chicago 50, Illinois
Since 1920 . . . The World's Oldest Manufacturer of Stainless Steel Sinks



EVENTS

National Association of Home Builders' fall conference, Oct. 8-15, New Orleans.

AIA regional meetings: Ohio Society at Youngstown, Oct. 14-16; California Council at Coronado, Oct. 14-17; Central States at Des Moines, Oct. 15-17; Middle Atlantic States at Washington, D. C., Oct. 21-23; Texas Society at Austin, Nov. 4-6; Florida Association at St. Petersburg, Nov. 19-21.

Society of Industrial Designers' annual design conference, Oct. 16-18, Bedford Springs, Pa.

Pacific Coast Building Officials Conference's annual meeting, Oct. 20-23, at the Huntington Hotel, Pasadena.

Texas Lecture Series—University of Houston Student Chapter announces the following speakers: Oct. 20, Henry Hitchcock; Nov. 17, Philip Johnson; Jan. 7, Mies van der Rohe; Feb. 11, Buckminster Fuller; Apr. 1, Alfred Roth; May 6, Eero Saarinen.

National Noise Abatement Symposium will be held Oct. 23-24 at Armour Research Foundation or the Illinois Institute of Technology, Chicago.

Prefabricated Homes Manufacturers Institute's fall meeting, Oct. 25-27, at the Hotel Shamrock, Houston.

American Gas Association's annual convention, Oct. 26-29, at Kiel Auditorium, St. Louis.

Short Course for Architects—In cooperation with University of Illinois' Div. of University Extension, a short course in "Programming and Planning the Public School Building" will be offered Oct. 27-29. Address R. K. Newton, Div. of University Extension, 205 Arcade, Champaign-Urbana, Ill.

National Savings & Loan League's fall conference Nov. 8-11, Casablanca Hotel, Miami Beach.

National Association of Real Estate Boards' annual convention, Nov. 8-14, Statler and Biltmore Hotels, Los Angeles.

Advance School for Home Builders, a two-week course, Nov. 9-20, covering market analysis, land planning, design and construction, business management, labor relations, etc., at the University of Illinois, Urbana. Presented jointly by the NAHB Research Institute and the Small Homes Council of the University. For details address Leonard G. Haeger, National Assn. of Home Builders, Washington, D. C.

Refrigeration and Air Conditioning's eighth all-industry exposition at the Public Auditorium, Cleveland, Nov. 9-12. Hotel reservations may be made through Housing Bureau, Cleveland Convention Bureau, Terminal Tower, Cleveland.

Building Research Advisory Board conference on use of porcelain enamel as a large-scale structural material, Nov. 12-13, at the National Academy of Sciences, Washington, D. C.

National Building Material Distributors Association's annual meeting, Nov. 12-13, at the La Salle Hotel, Chicago.

Mortgage Bankers Association of America's annual convention, Nov. 13-19, at Miami Beach. In conjunction, a home show conducted by companies offering services or manufactured products related to building.

The American Institute of Steel Construction's thirty-first annual convention, Nov. 30-Dec. 4, at the Boca Raton Hotel and Club, Boca Raton, Fla.

Brand New Styles...
In the Brand You Know

FAMOUS MIAMI *Carey*

VENTILATING FANS

...the complete line for your clients at costs they can afford

A famous name in fans is MIAMI-CAREY — and now you have a wider range than ever to specify for clients in these all-new, brand-new styles of ventilators!

Immediate acceptance for a leading name and a quality product makes your planning job easier. And MIAMI-CAREY offers you a fan for every type installation to help increase home sales. Builders like the time-saving, fast installation features. A minimum of assembly steps are needed. All models feature the snap-in assembly of propeller-motor unit — fast to install — and permit-

ting easier cleaning, too.

Odors go out when a MIAMI-CAREY Fan goes in . . . cool, clean, greaseless air gives kitchens, bathrooms, recreation and utility rooms far more sell. Economy, smart appearance, dependability—these plus a name you can trust are yours to specify when you design with famous MIAMI-CAREY.

Put more brand-new, brand-you-know appeal into the homes you design. A MIAMI-CAREY representative will gladly give you all the facts, or just drop us a line for complete details.



New! MODEL
MC-83

8" Through-Wall Fan



New! MODEL
MC-103

10" Through-Wall Fan
(Same features as MC-83)



New! MODEL
MC-CW103

Your clients sell clean, odorless kitchens with this economical beauty. 1-piece snow-white baked-on enamel grille; powered with motor for maximum operating efficiency in all sections of the country; standard $3\frac{1}{4}$ " x 12" furnace duct and accessories — provides 20% more cross sectional duct area; housing $3\frac{1}{4}$ " in depth for installing either in ceiling or side wall; 2 dampers prevent backdraft; deep-pitched 3-blade propeller for maximum air delivery. (Optional at slight extra cost: Chrome finish and 3-speed switch for variable operation.)

VENTILATION by

MIAMI
Carey

MIAMI CABINET DIVISION
The Philip Carey Mfg. Co.
Middletown, Ohio • Dept. HH10

FROM THE HOUSE OF MIAMI-CAREY

Kitchen Ventilating Fans • Attic Ventilating Fans
Bathroom Heaters • Bathroom Cabinets, Mirrors
and Matching Accessories



equipment gives your garages WORKING WALLS



New beauty . . . new space-saving convenience for every room . . . from garage to living room

"PEG-BOARD" panels give you the first really new wall paneling idea in years. For, not only do they give walls a smart, new decorative treatment, but when used with any of the over 60 "PEG-BOARD" fixtures they actually create working walls. In garages, living rooms, attics, game rooms, all thru the house "PEG-BOARD" equipment enables the homeowner to have needed articles neatly arranged on the wall. All "PEG-BOARD" fixtures are instantly interchangeable without nails, screws or tools of any kind.

SHELF
BRACKETS

TOWEL BARS



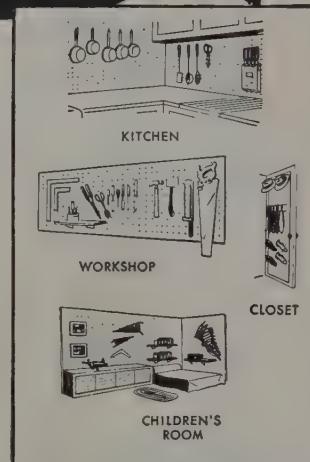
SHOE HOOKS



TOOL RACK



HAT BRACKET



SEND FOR COMPLETE INFORMATION—Home Decorating Ideas with "PEG-BOARD" Working Walls. Complete specifications, construction details and prices. Samples furnished on request.



"PEG-BOARD" is the Reg. T.M. of B. B. Butler Mfg. Co., Inc., used to identify its products.

See our catalog in Sweet's Architectural File Section 13B.

Copyright 1953 B. B. BUTLER MFG. CO., INC.

This ad appears in HOUSE & HOME

MAIL THIS COUPON TODAY

B. B. BUTLER MFG. CO., INC.
3148 Randolph Street, Bellwood, Ill.

Please send me complete information about "PEG-BOARD" panels and fixtures.

NAME _____

FIRM _____

ADDRESS _____

CITY _____ ZONE _____ STATE _____

LETTERS

THE MEN AND THE BOYS

Sirs:

I am sure many hundreds of your friends have appreciated this excellent message—"The men and the boys" (H&H, Aug. '53).

W. M. McGEE JR., sales manager
The National Disposer
Akron

Sirs:

. . . Very interesting.

F. B. KENNEDY, advertising manager
National Manufacturing Co.
Sterling, Ill.

Sirs:

We like this editorial very much.

M. L. McCRAKEN, sales manager
Place Homes, Inc.
South Bend, Ind.

Sirs:

Splendid piece of thinking.

ROBERT SHAUL
Ohio Plate Glass Co.
Toledo

Sirs:

. . . Most pertinent and direct . . . We would like to convey this message throughout our organization.

A. H. GREENBERG, sales manager
Wisco Aluminum Corp.
Detroit

Sirs:

. . . Splendid!

E. J. WELSH
Curtis Companies Service Bureau
Clinton, Iowa

. . . Terrific!

KENT DAWSON, sales manager
Harnischfeger Corp.
Port Washington, Wis.

Sirs:

. . . We would like to send it to our distributors and field personnel as soon as possible.

E. J. MALIN
Hotpoint Co.
Chicago

Sirs:

. . . Very informative. It certainly sums up the pertinent facts that a builder should consider for an air-conditioned house.

FRED C. KELLY JR., editor
Refrigerating Engineering
New York

Sirs:

This is indeed an excellent editorial.

W. L. MAINLAND, sales manager
Modern Homes
Dearborn, Mich.

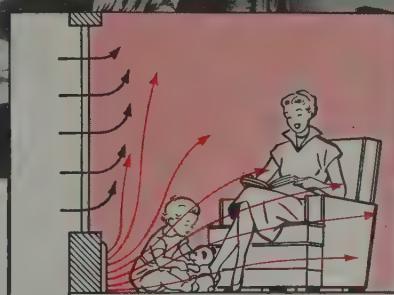
Sirs:

I would like your permission to reprint this article.

continued on p. 64

Today's home builders demand both

Comfort and Beauty



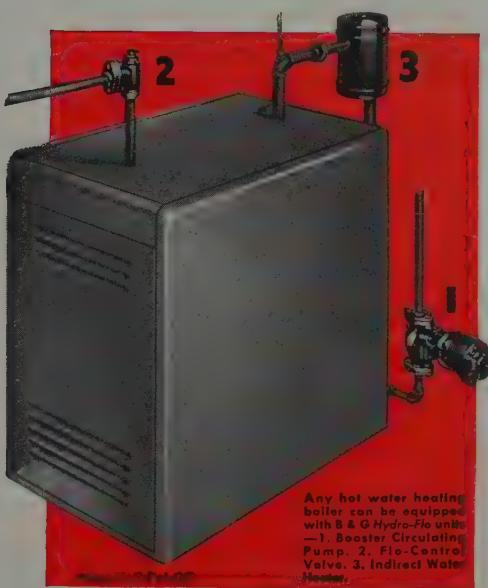
B & G *Hydro-Flo** Heating

with baseboards or radiant panels provides overall sunny warmth . . . permits full decorative freedom

All space livable—no cold drafts

Homes with large glass areas present a special heating problem—easily solved with *radiant* B & G *Hydro-Flo* Heating. This forced hot water system permits proper placement of the heating units to protect against icy downdrafts from the windows and to keep floors warm.

B & G *Hydro-Flo* Heating provides not only a better *quality* of heat but better *controlled* heat as well. Every change in the weather is automatically met with a corresponding change in the heat supply. No fuel-wasting overheating—but always plenty of heat when the thermometer hits bottom.



All year 'round domestic hot water

An abundant supply of domestic hot water is a genuine necessity in the modern home. The Water Heater of a *Hydro-Flo* System provides an ever-ready supply, 24 hours a day, winter and summer... at amazingly low cost. Plenty for automatic washers, bath, showers and every household use.



Snow melting an optional feature

Pipe coils can be installed under the sidewalks and circulated with hot water from a heat exchanger connected to the boiler. Snow is melted as fast as it falls . . . ending a back-breaking job. A snow melting installation can be made when the original heating system is installed or at any time thereafter.



BELL & GOSSETT C O M P A N Y

Dept. DD-10, Morton Grove, Illinois
Canadian Licensee: S. A. Armstrong Ltd., 1400 O'Connor Drive, Toronto

"Overhead" SELLS HOUSES



YOU BET IT DOES! Kno-Draft Overhead Air Diffusers are sales clinchers and money makers. Ask the builder or contractor who has put them in. Ask the home owner who has lived with them.

Kno-Draft Overhead Air Diffusers provide the finest kind of warm air distribution for homes—no drafts, no blasts of air, even temperature and absolute freedom from smudging. *And when the home owner is ready to add cooling, the perfect duct work is already installed!*

Available with or without integral lighting fixtures, Kno-Draft Overhead Air Diffusers are quick and easy to install, and offer a long list of advantages for home owner, builder and contractor.

If you haven't seen Kno-Draft Overhead Air Diffusers in one or more model homes and "Trade Secrets" houses around the country, mail the coupon for full information on their wide popularity and great effectiveness. Connor Engineering Corporation, Danbury, Connecticut.

CONNOR
ENGINEERING
CORPORATION

kno·draft®
residential air diffusers



CONNOR ENGINEERING CORP.
Dept. F-103, Danbury, Connecticut
Please send full information on Kno-Draft Overhead Air Diffusers, with and without integral lighting fixtures.

Name.....

Position.....

Company.....

Street.....

City..... Zone..... State.....

Since we are building-product suppliers, I thought our company personnel would enjoy reading this terrific article! It is the best I have seen for a long time.

ROBERT A. HABERMAS, editor
Fenestra Marketing
Detroit Steel Products Co.
Detroit

AIR CONDITIONING

Sirs:

The main thing wrong with "Five top priorities for designing an air-conditioned house" (H&H, Aug. '53) is that I did not write it myself.

R. S. DILL, chief
Heating and air-conditioning section
National Bureau of Standards
US Dept. of Commerce
Washington, D. C.

Sirs:

An excellent article. . . . One of the best I've read.

We are very much interested in obtaining reprints.

C. GORDON EMERSON, sales engineer
Emerson-Childers Co.
Huntington, W. Va.

Sirs:

Well-deserved compliments on your fine air-conditioning article in the August issue . . . extremely well done.

I have brought it to the attention of several people. All of them seemed very much interested. They will order reprints for distribution to our distributors and field personnel.

H. W. EBENDORF, manager, news bureau
The Coleman Co., Inc.
Wichita

Sirs:

Congratulations for the substance, clarity and practical value of the material, you have provided. . . . An exceptional accomplishment in technical journalism. You have used technical facts and translated their meaning in such common terms as temperature differences, cost differences, comparative comfort, etc. On controversial matters you have pointed out the diversity of opinion and indicated the real need for further research.

TYLER S. ROGERS
Owens-Corning Fiberglas Corp.
Toledo

Sirs:

. . . Like the Lewis and Clark exploration of the Northwest, it aims in a consistent direction, indicates the salient characteristics of the terrain, and gives good compass bearings and directions for the traveler to be guided by . . . a fine piece of work for the purpose.

It is no derogation—in fact a compliment

continued on p. 66

Dollars and Cents Wise... American Kitchens

**5 WAYS BETTER THAN OTHER STEEL KITCHENS
10 WAYS BETTER THAN WOOD**



Sell your homes faster with American Kitchens!

COMPARE

AMERICAN KITCHENS WITH OTHER STEEL KITCHENS!

1. cost no more, yet are of higher grade steel, finest construction
2. beautiful design; well-known name indicates to your customers that hidden construction is also of finest materials
3. easiest kitchen to clean—rounded corners, smooth surfaces with no dirt-catching handles
4. exclusive features that sell homes faster include the 15% larger sink bowl with no dirt-catching ledge, rounded drawers that clean as easily as a bowl
5. exclusive Roto-Tray dishwasher—the one really work-free dishwasher that women want most.

COMPARE

AMERICAN KITCHENS WITH WOOD KITCHEN CABINETS!

1. less costly than quality wooden cabinets
2. require less installation time, less planning time
3. no finishing, no painting, no staining required
4. no call-backs or complaints because of warping or swelling
5. no complaints because of faulty catches or doors that stay half open or sag
6. perfect uniformity of sizes means perfect fitting
7. odor-proof, vermin-proof
8. can't rot, can't absorb moisture
9. fireproof, stain-resistant
10. drawers and cabinets far easier to clean with no seams and cracks found in wooden cabinets.



American Kitchens Division
AVCO Manufacturing Corp.
Connersville, Ind., Dept. HH-1c

Please send me complete information about American Kitchens and your new Architects' and Builders' File.

Name _____

Address _____

City _____ Zone _____ State _____

AMERICAN KITCHENS
DIVISION

AVCO

CONNERSVILLE
INDIANA

the eyes buy...

sell the preferred Visible Feature!

WASTE KING PULVERATOR

AMERICA'S FINEST GARBAGE DISPOSER



Experienced homemakers expect to find new homes and apartments equipped with electric garbage disposers. They LOOK for this modern convenience that saves time, saves steps, saves work. Be prepared, show them WASTE KING Pulverator—the most modern VISIBLE FEATURE you can put into your homes or apartments. The lowest budget, highest quality feature that upgrades the value of the new home or apartment, bringing quicker sales and rentals. Ideal for modernizing existing dwellings.

Model 700 shown



SUPERIOR WASTE KING FEATURES!

"HUSH-CUSHIONS"—give 50% quieter, smoother operation. Absorb noise and vibration. WASTE KING is the only really quiet garbage disposer.

LIFETIME GRIND CONTROL—controls the size of waste particles and length of fibrous materials for more years of dependable operation. Prevents jamming, clogging!

UNBEATABLE SERVICE RECORD—less than 1% service callbacks. Relieves builder of complaints. Customer satisfaction assured!

SELL UP THE PREFERRED VISIBLE FEATURE—



Buy from your Plumbing Contractor now!



A Product by GIVEN Mfg. Co., Los Angeles 58, Calif., Largest Independent Producer of Garbage Disposers in America!

—to add that the article leads to consideration of the particulars that still need development to fill in all the open spaces of the terrain you've covered. Most of these are of "relative merit," such as which one of two alternative treatments, both correct in general principle, does the most at the least expense. Such questions interest us laboratory folk, and as you doubtless appreciate, a good many of the answers are not too well worked out as yet. I hope your article will lead toward directed research on such points; in the interim it would be a fine thing if the experiences of householders following the "priorities" could be reported or collated to refine our present ideas and information.

H. E. ROBINSON, mechanical engineer
National Bureau of Standards
U.S. Dept. of Commerce
Washington, D. C.

Sirs:

. . . One of the finest pieces of writing and one of the most informative and down-to-earth articles that has been written on the subject of residential air conditioning. We are distributing reprints to our district managers and dealers.

PETER T. WOTTON
Typhoon Air Conditioning Co., Inc.
Brooklyn

Sirs:

. . . Covers the situation very well and I believe you have, in the main, achieved your objective of giving builders and architects specific answers to a number of specific questions.

E. P. PALMATIER, director of research
Carrier Corp.
Syracuse

Sirs:

Your article is timely, accurate, and of great interest and importance.

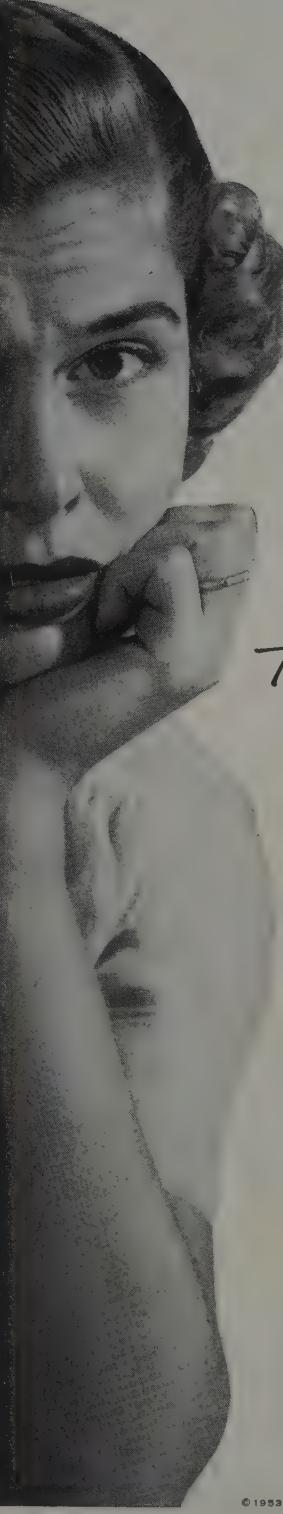
I think your discussion of slab houses needs some critical analysis. The concrete slab on the ground in this area is probably 65°-70° F. or close to it with or without cooling in the house. Thus a slab house has some inherent cooling capacity of its own and is also not in a position to absorb and store much cooling from an air-conditioning system. Of course the fly-wheel effect that can be achieved in the balance of the structure is effective, as you point out. I think too that the flow of vapor through the slab is of almost negligible proportions with or without a vapor barrier.

IRWIN G. JALONACK, chief engineer
Levitt & Sons, Inc.
Levittown, Pa.

Sirs:

Very well done. . . . I was very pleased to see you emphasize the importance of adequate insulation in the walls and ceiling of the residence, and the value of sufficient ventilation in the attic. In the past, these factors have

continued on p. 68



**Rheem Winter Air
Conditioners** provide
safe, care-free,
economical heating—
automatically.

**Rheem Imperial Gas &
Electric Water Heaters**
carry a 10-year guarantee
backed by the World's
Largest Manufacturer
of Automatic Storage
Water Heaters.



Tips on Selling Homes...remember— Mothers are Worry-Warts

They're always looking for trouble, for some danger or discomfort that might befall their home and family. You can end this worry when you show that your home is equipped with a Rheem Gas Furnace and Water Heater.

Rheem builds home appliances with worrying mothers in mind, using the highest quality production methods, the most painstaking testing methods. Every Rheem Furnace is Fire-Tested at the factory, every Rheem Water Heater Pressure-Proved to assure dependable, trouble-free service all the time.

Learn more about how Rheem helps you win buyer confidence in your homes. See your Rheem contractors today. They can prove to you that Rheem is the best buy for builders.

You can rely on 

RHEEM

MANUFACTURING COMPANY

Plants in 22 Cities Around the World



For extra customer appeal—Lower installation cost—Easy availability (1200 dealers)—use Calder Wedge-Tight Doors.

Stocked in the styles and sizes you want most—special doors made to order—Wedge-Tight hardware for a wall tight seal against elements—Years of smooth, easy, quiet

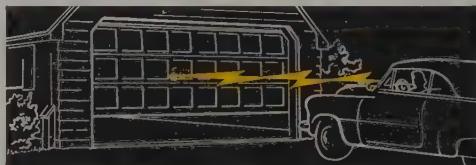
operation—as safe and dependable as our 50 year old company.

Beautiful lines and quality construction inspire pride of ownership—Architecturally right—Low upkeep—Local service—Radical design innovations.

Self-aligning tracks, no bolts—Fastest and easiest door to install with tight fit.

ELECTRIC OPERATORS RADIO CONTROLLED

For red hot sales appeal, use electrified doors for operation from car. Complete line available for both residential and commercial installations.



LARGE WEDGE TIGHT DOORS FOR INDUSTRY AND COMMERCE

Calder Doors are stocked in all popular commercial dimensions and glass arrangements... special sizes and designs to order. Commercial and industrial doors also feature "Wedge Tight" construction for wall-tight fit, reducing heat losses. Easy to operate by hand or chain lift, they are designed for use with Calder Electric Operators.

WAREHOUSE STOCKS IN LANCASTER, CHICAGO, MINNEAPOLIS

SEND
FOR
YOUR
FREE
COPY OF OUR
ILLUSTRATED
CATALOG
today!

CALDER MANUFACTURING CO.,
LANCASTER 15, PA.



Gentlemen: Please send complete information and new, illustrated catalog on Calder Wedge Tight Doors and Electric Operators.

Name.....

Address.....

City..... Zone..... State.....

CALDER DOORS FOR RESIDENTIAL, COMMERCIAL, INDUSTRIAL INSTALLATIONS

CALDER MANUFACTURING CO., Lancaster 15, Penna.

LETTERS *continued*

been overlooked, and only the gains through the windows have been emphasized.

HERBERT T. GILKEY, *research asso*
College of Engineering
University of Illinois
Urbana

Sirs:

The simplest and most understandable article I have seen on air conditioning and very well executed (as usual by HOUSE & HOME).

BOB H. REED, *asst. research architect*
Texas Engineering Experiment Sta.
College Station, Tex.

Sirs:

The finest article of its type we have yet seen in this field.

J. HARVEY PIERCE, *sales manager*
Air Temperature, Inc.
Memphis

Sirs:

Your publication is always read avidly by various members of our staff. The August issue is of particular interest, especially because of "Five top priorities for designing an air-conditioned house."

LOUIS FISHER, *director*
Industry Relations
National Paint, Varnish &
Lacquer Assn.
Washington, D. C.

Sirs:

Extremely well written and useful for our industry.

J. LIPMAN, *vice president*
Warner Mfg. Corp.
Jersey City

Sirs:

. . . Splendid!

P. B. BEEMSTERBOER, *supervisor*
Residential Air Conditioners
Frigidaire
Dayton

Sirs:

. . . The most comprehensive article that I have read.

V. C. ARTALE, *sales engineer*
Arbittor Engineering Corp.
Houston

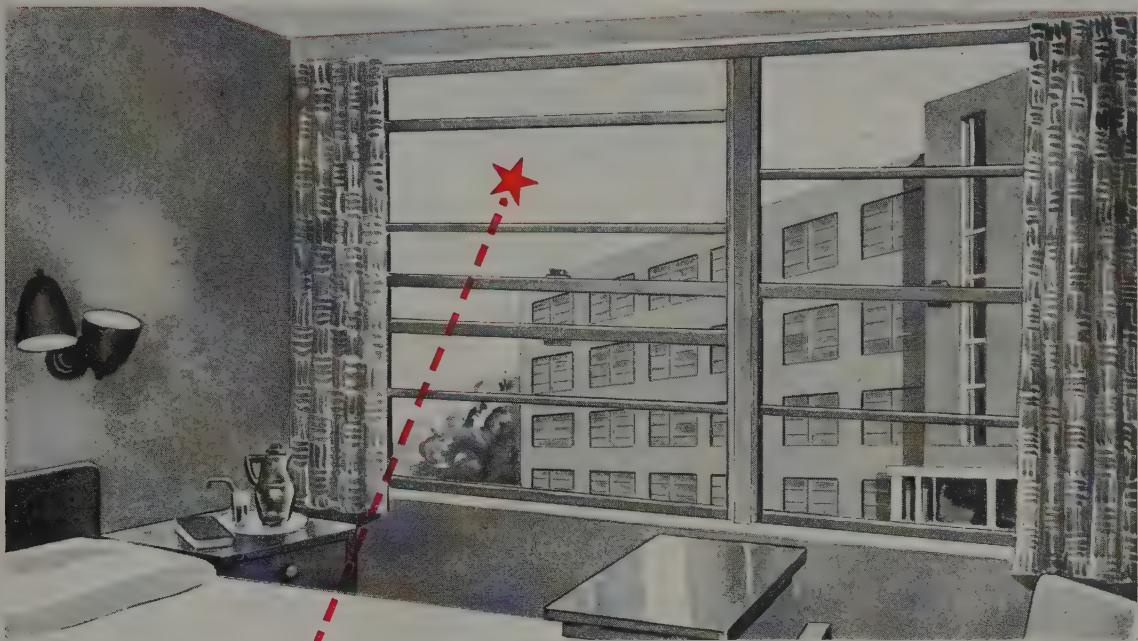
Sirs:

. . . Very interesting but rather misinformative regarding cooling loads for walls.

You state that the solar load on walls is less important than on roofs, and from this one is left to conclude that solar loads on walls are quite unimportant and ought to be neglected.

You say "an uninsulated stud wall with . . . a U factor of about 0.30 . . . will let in an average of 2.4 Btu per sq. ft. . . ." This we assume, neglects solar radiation. Certainly it neglects something.

continued on p. 72



Giving Buildings . . . Homes ... and Budgets

Increased Worth



UALCO ALUMINUM Double Hung WINDOWS

Keeping in mind the basic design of the traditionally favored Double Hung Window, Ualco developed it of aluminum to assure everlasting service.

It is structurally perfect. Multi-styled to fulfill the needs of any type of construction... institutional, commercial, residential. Engineered to be maintenance-free for the life of the structure.

Precision-built to exacting specifications, the Double Hung includes all the customary details... plus added, advance features in keeping with modern architectural trends.

FEATURES: UALCO'S DOUBLE HUNG IS A COMPLETE UNIT WITH INTEGRAL FIN COMPLETELY SURROUNDING THE WINDOW... EASY, LOW-COST INSTALLATION, JUST SQUARE IN OPENING AND NAIL TO STUDS... FRAME RIGIDITY GIVES MAXIMUM STRENGTH... WILL NOT FLEX, BIND... COMPLETELY WEATHERSTRIPPED WITH STAINLESS STEEL AND KOROSEAL... DRAFT-FREE... DUST-FREE... SCREEN SLOT BUILT-IN... SATIN-SMOOTH FINISHED BY SPECIAL PROCESS... NO PAINTING EVER.

SEE OUR CATALOG IN SWEET'S ARCHITECTURAL FILE ^{16a}
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NOTE — 4 vents for standard 2-4 windows



The properly calculated average load is 2 Btuh per sq. ft., which could be reduced 25% or more by increasing the mass of the wall without changing the U value at all.

CLAYFORD T. GRIMM, *exec. sec.*
Clay Products Assoc. of the Southwest
Austin, Tex.

• H&H's article simply said that direct sun less important on walls than on the roof. Our 2 Btuh figure was based on outside air heat. In other words, this is for a north wall; solar radiation was purposely excluded. Thus our calculated savings, based on 2.4 Btuh per sq. ft., are conservative, minimum savings that apply to virtually any air-conditioned house. If solar radiation were considered, the results would have limited value. Though it *may* be true that the average wall heat load per square foot could be reduced 25% by increasing one wall mass in nonair-conditioned houses, it is questionable for air-conditioned houses.—ED.

Sirs:

This article is one of the best I ever read. In our small way we have tried to point out many things contained in your article.

M. S. FIELD, *partner manager*
Damp-Vent Co.
Bettendorf, Iowa

Sirs:

I put off writing waiting for my copy of the magazine to get back to me after I sent it around the office. It is still going the rounds.

Ordinarily a magazine gets back within two or three days but the delay in this case indicates that the air-conditioning article is being studied carefully.

My compliments on an extremely practical and well-written article.

JACK KICE
The Coleman Company, Inc.
Wichita

Sirs:

Very interesting, effective and thought-provoking article.

KEITH DAVIS
Bryant Heater
Cleveland

Sirs:

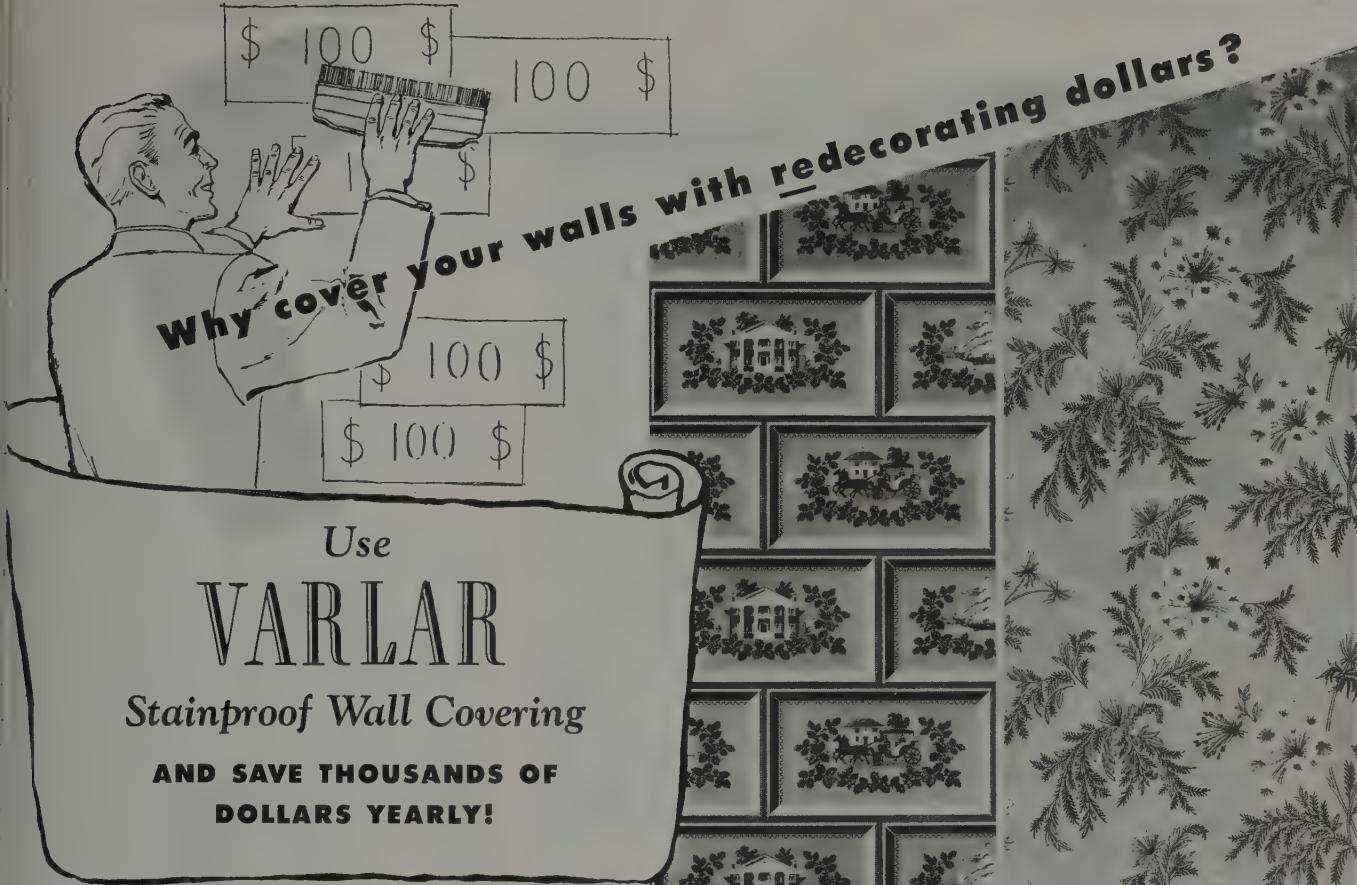
. . . Fine article.

J. C. DAVIDSON, *asst. manager*
Application Engineering Dept.
Airtemp Div.
Chrysler Corp.
Dayton

Sirs:

Congratulations on a timely and extremely well presented and illustrated write-up.

WALTER A. GRANT, *manager*
Engineering Div.
Carrier Corp.
Syracuse



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surface or colors . . . up to 25,000 times**

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THE NORTHWEST ARCHITECTURE OF PIETRO BELLUSCHI.

Edited by Jo Stubblebine. An Architecture Record book. F. W. Dodge Corp., 119 W. 40 St. New York 18, N. Y. 100 pp. 8"x11". Illus. \$6.50

Romantic is a word that has frequently been used to describe Pietro Belluschi's architecture and the work of other architects which has even a faintly sensual flavor. But the appellation is really more a comment on the state of today's architectural design in general than on Belluschi. It indicates how narrow and specialized in their efforts are most of the other acknowledged "good" architects, how much they have become limited, repetitive stylists of one particular kind or another, very easy to label. Belluschi differs; he goes out after a variety of effects. But since everyone has to be categorized these days, he must too.

If, however, Belluschi really deserves this rather distrustful tag of romantic in an unromantic world, then a professional's belief in emotion is romantic too. This new book indicates how strongly this belief is at the root of Belluschi's work, in his expressed conviction that architecture should be sympathetic, that it should take forms which laymen will "feel" and enjoy. The text unabashedly talks about Architecture, capitalized, but the core of its conversation comes through as his aspiration to comfort and protect people with fine buildings, not make a brave show of design:

"No one can possibly know enough about man to draw immutable laws. . . . A painter, a sculptor, a composer may be haughty, detached and even arrogant, but not an architect, because he has a social task to perform."

"We have taken away many of the established forms, so cherished by our ancestors, and have replaced them with stark utilitarian ones, which give little nourishment to the senses. We have taken away from the man in the street all the stereotyped little ornaments, cornices, cartouches and green fake shutters, but we have not been capable of giving him back the equivalent in emotional value. The fact is that after three decades of rather cold functionalism, we have come to the realization that emotion is a great force in our everyday world; it pervades our actions, our political motives, our very happiness — yet emotions have not been given the guidance they deserve. . . .

"Our immediate task, it seems to me, is to show our concern for the emotional needs of our clients and to show them that we are not reluctant nor unable to impart richness

continued on p. 80

NOW!

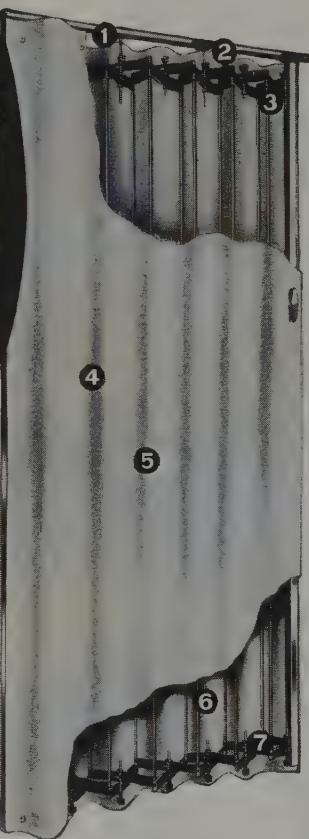
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- Sizes: Two heights; 6' 6" and 6' 8 1/2"; Three maximum extension widths; 2' 6", 3' 0" and 4' 0". Doors can be used as pairs.
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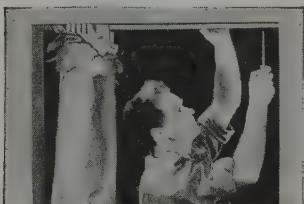
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Step 1: Cut drilled track to opening width. Mark and drill holes in header.

Step 2: Slide track onto door. Lift into opening and insert screws.

Step 3: Screw 4 spring-steel clips to jamb. Snap jamb post over clips. That's all. Average tested time for entire operation—11 minutes.

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To offset rising costs, General Motors Delco-Heat now offers you top-quality, top-performance heating units at new, low prices for truly profitable installation. The new economy OBC75-H oil-fired Conditionair is compact — only 25x25x66 $\frac{1}{2}$ for use in closets or other small out-of-the-way spots. 75,000 Btu/Hr. output. Has new wrap-around steel cabinet with Delco Green enamel finish. The 16 ga. steel heat transfer unit is seam welded to eliminate combustion leaks. The Circle-Air Radiator adds an extra heating surface — improves efficiency. Other great Delco features are the Quik-Action stainless steel combustion chamber; Delco-Heat Pressure Oil



Burner powered by the vibration-free Rigidframe Motor; centrifugal blower; replaceable air filter; wrap-around wipe sheets; knockouts in side panels that permit installation of filter at either position; and base pan with knockout for floor return.

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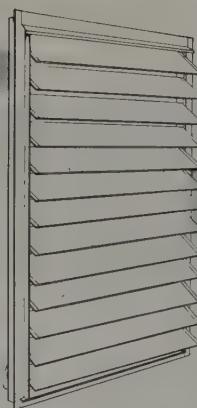
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THE FIRST COMPLETELY VINYL WEATHERSTRIPPED WINDOWS

Sell homes faster!



100% ventilation in hot weather. Even when it rains, partially opened louvers let air in . . . keep rain out.



100% protection in cold weather. Keeps out snow, sleet, stormy winds.

Denison Jalousies are the most versatile windows ever developed for modern living. The recently perfected weatherstripped storm sash, interchangeable with screen, provides a revolutionary new prime window for protection in any climate.

Besides providing new, sparkling beauty for regular windows, Denison Jalousies are used for doors . . . convert open porches to extra all-purpose rooms . . . make breezeways more useful. They have demonstrated their value in offices, factories, schools and hospitals.

Builders and Contractors find that new homes . . . and homes modernized with Denison Jalousies . . . attract more attention — sell faster!

DENISON'S ADVANCED ENGINEERING HAS PROVIDED THESE FIRSTS IN QUALITY JALOUSIE CONSTRUCTION!

- FIRST complete vinyl weatherstripping!*
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*Jamb Weatherstripping. Pat. Applied For.
†Copyright 1953 Denison Corp.
‡Pat. Applied For.



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to the background of their lives, or to provide the kind of emotional fullness which played such an important role in the great periods of the past . . .

" . . . We architects, of the common working variety, who must be front-line men, facing frustration and compromise; we, who must understand, absorb, and give visual form to so many of the forces which make our world move, must not be ashamed to listen nor to understand what lives around us . . . not disdainful, temperamental stars—but men of vision among men."

A philosophy like this demands versatility in style, not inflexible dogma, and Belluschi has done more than talk this. He has built it. Witness his Equitable Building in Portland:



© Ezra Stoller

As compared with one of his wood houses, his "barns":



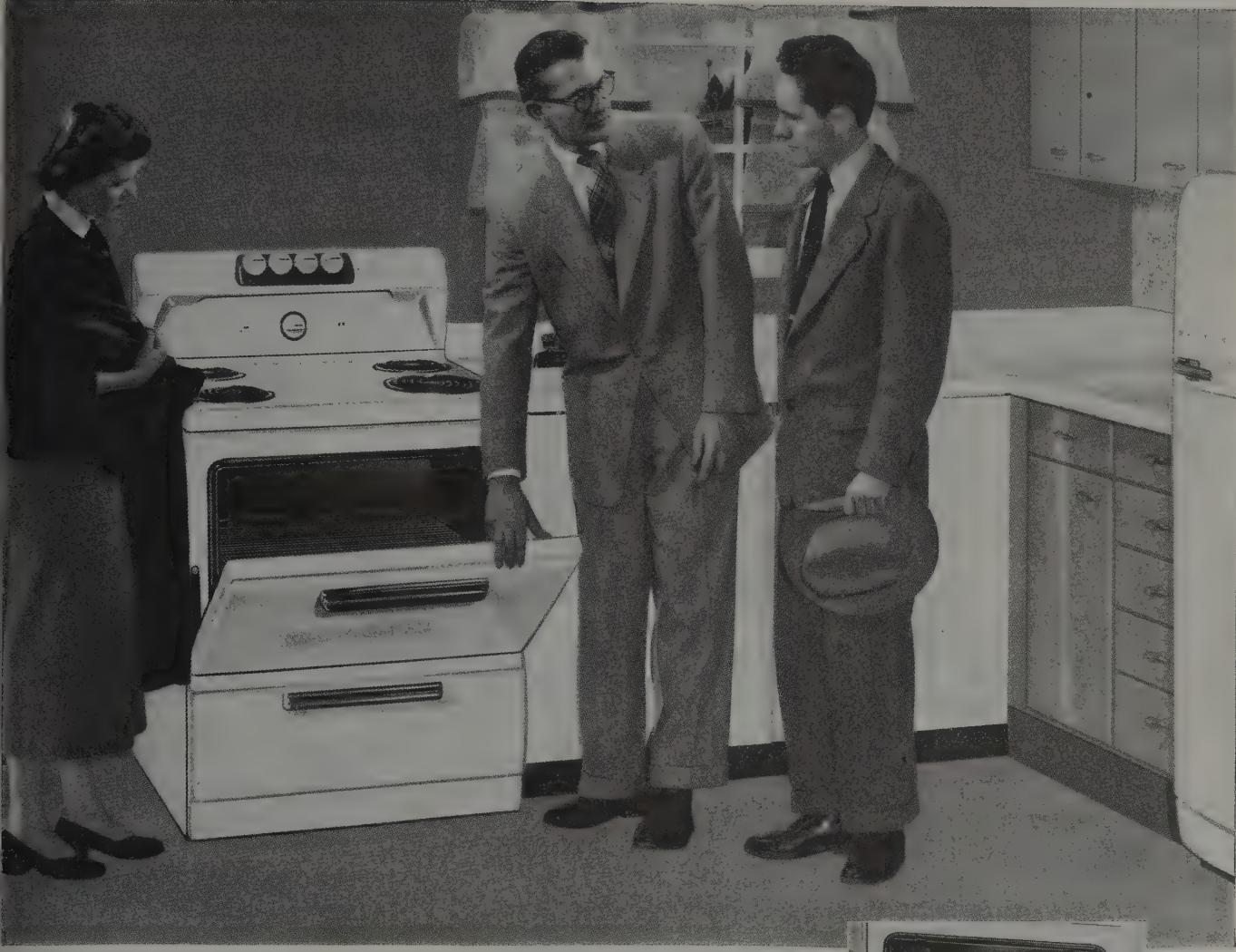
And a church, another of his specialties:



K. E. Richardson

Today the earnest, Italian-born Belluschi is only 54 years old. At present he is steering the architectural department at Massachusetts Institute of Technology (a very unromantic spot) and collaborating in the Boston Center design (little romance, much real estate). It is a safe assumption that teaching, he is still learning, that this important architectural career is still ascending.

continued on p. 86



...of course, it's electric!

30" range at builder prices

New **WESTINGHOUSE** Range has big cooking capacity. Adds appeal while saving space and money!

In only 30" of floor space, you can add a home-merchandising feature at little cost.

This Speed-Electric Range will appeal to your prospects' wives because it is long on the features they like: 24" Miracle Sealed Oven, 4 fast-heating Corox® Units, divided platform top, Tel-A-Glance Controls, Single Dial Oven Control, Oven Signalite, appliance outlet, infra-red

broiling and a big storage drawer.

You'll like the "zero" rating by Underwriters' Laboratories, Inc., which allows installation against adjacent cabinets; the price, and the prestige of the Westinghouse name in your kitchens.

Ask your Westinghouse Distributor for complete specifications and installation data on Model HE-244 Range, or write direct.

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YOU CAN BE SURE...IF IT'S Westinghouse



KING SIZE OVEN CAPACITY—
Miracle sealed to allow baking in any rack position.



DE LUXE IMPERIAL 30

In addition to regular features, this HDA-244 range has a Look-In Oven Door, interior oven light, a Super Corox surface unit, electric clock, automatic oven timer, minute timer and fluorescent light on control panel.

They provide more closet space

in San Francisco, Cal.



"We like Glide-All Sliding Doors for several reasons," says Oliver M. Rousseau, Pres., of Oliver Rousseau Construction Co., San Francisco. "They're simple and economical to install and they provide more accessible closet space." You'll like them for the same good reasons. Choose from overhead or bottom roller types in 8-ft. floor-to-ceiling or 6-ft. 8-in. standard heights.



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Sliding Doors

They divide a room

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"Glide-All Sliding Doors are not only highly practical," says M. L. Bartling, Jr., of Fonder-Bartling Builders, Knoxville, "they're beautiful as well. It was for both these reasons that we installed them as room dividers in Knoxville's Living House." You, too, will like the eye and buy appeal of these durable, trouble-free doors. They're available in modern flush or recessed panels, which may be painted, papered or waxed in natural finish.



Wherever they're used . . . they're easiest to install



Top track is easily mounted on ceiling with screws.



Aluminum bottom channel is simply screwed to floor.



Doors are mounted by engaging top rollers in top track—then engaging bottom guide in floor channel.

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A STUDY OF FEDERAL HOUSING POLICIES. By C. W. Smith, director, Housing Research Foundation and Div. of Construction Technology, Southwest Research Institute. 12-p. summary report.

Here is a frank and timely critique of federal housing policies by Southwest Research's C. W. Smith. In brief:

Homebuilders are either dependent upon, or are almost completely influenced by, the policies of financing institutions supplying them credit to build houses and credit with which to buy houses.

The mortgage insurance program has become a dominant influence on mortgage lending practices and determines the prices and type of houses produced and the families eligible.

Hence they effectively control the entire character of the homebuilding business.

The basic problem

So far credit has been made easier for home buyers, but homebuilders have not been given an incentive to produce the best housing values.

Appraisal policies

FHA has maintained minimum construction standards as the only criteria applied in judging the eligibility of a property for FHA insurance.

Actually, observations and surveys disclose widespread discrimination on the part of FHA district architects and appraisers against the houses that impartial authorities (and the public) regard as the best designed. Any innovation or deviation from the norm creates problems of judgment for FHA staff personnel. A hackneyed plan that has been "through the office" thousands of times is likely to receive a higher appraisal than one which reflects thought, imagination and detailed study on the part of a skilled architect to achieve improved convenience, livability and value. We submit that any deterrent to innovation is a deterrent to progress.

We have never had too many good homes in the USA. We have always had too many poor houses. Who knows how many houses would be eagerly bought if they were better designed and represented greater values?

It is likely to become increasingly difficult to sell even one million poorly designed houses each year. The public might buy a million and a half homes each year if designs were constantly improved and values constantly increased.

We suggest that FHA establish qualifications for mortgage insurance on a basis

continued on p. 190

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You always get more
when you hang a flush
door faced with

MASONITE DORLUX

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Then specify Masonite Dorlux for the facings of paint-grade flush doors. Here's why:

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A sturdy all-wood hardboard, Dorlux has no knots or grain to pull and strain. Holds its shape in all climates. Helps keep the door from binding or sagging. Never splits, splinters or cracks. Withstands knocks, bumps, other household hazards.

Many builders and remodelers, such as National Homes Corporation, already know and like Dorlux. You will, too. Send coupon on opposite page for more information.

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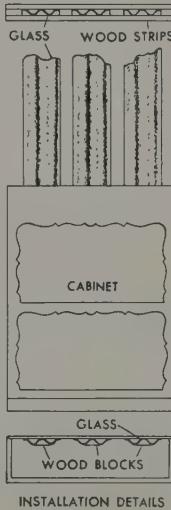
Living and dining areas in Morton Brothers Estates, Long Island, New York are separated by bookcases used in combination with Structural Corrugated Glass partitions.

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IDEA
TO
BOOST
SALES

Structural Corrugated Glass Partitions Featured in 532-Home Long Island Development

Quick sales of these fine homes show that the buying public approved the use of Mississippi Structural Corrugated Glass partitions. The rhythmic pattern of the glass adds a note of distinctive styling and the rooms are flooded with softened, "borrowed light" that makes them seem more spacious and cheerful.

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MODERN MORTGAGES

A monthly report on important developments in the modernization of mortgage credit, with particular emphasis on the expanding potential of the package mortgage, the open-end mortgage and the expandable mortgage.

Modernizing mortgages for home modernization

Many mortgage lenders would be surprised to learn that all the mortgages in their portfolios could be open-ended to permit additional advances for such things as home improvements—even if these mortgages were originally written without open-end provisions. This means that the owners of about 4.5 million houses with mortgages paid down 50% or more—houses which need repairs, additions or improvements—should be able to get modernization loans. Open-ending “closed-in” mortgages will thus allow mortgage lenders to get a greater share of the lush \$5.3 billion remodeling and repair market that could easily reach \$8 billion in the next few years.

Already several savings banks are following the lead of the Dime Savings Bank of Brooklyn and of the many New York savings and loan associations that are pioneering this shortcut.

Dime does it by a modification agreement with its standard additional-advance clause included. When the modification agreement is signed by mortgagor and mortgagee and recorded, it serves notice to the world that such advances have prior lien status.

Not really radical. George Johnson, president of the Dime, says, “This may seem very radical to many lenders, but it really isn’t: our counsel has given the matter a thorough study and our title company* agrees with us.”

Is Dime’s procedure cheaper for the borrower than refinancing or consolidating an old with a new mortgage? Dime’s charge of \$32 for a \$2,000 advance on a closed-in mortgage is almost one-third lower than the \$95 charged for the same sum by some lenders who do not yet use this technique.† Although lenders in some other states might

pooh-pooh any chance of getting as low as Dime’s charges because they have higher title insurance costs, higher recording fees, Dime can point out that its low charge is still inflated by a mortgage tax of $\frac{1}{2}$ of 1% paid on all advances.

Important to the borrower. Today the modernization credit tool most widely used is an FHA Title I loan, which gives a borrower only short-term credit. A \$1,000 loan must be paid back in 3 years at a rate of over \$30 per month. Add the \$60 a typical home owner might be paying on a \$7,000 mortgage, and this would bring total monthly mortgage payments to almost \$90, clearly out of the reach of many. Result: home owners either overextend themselves with short-term credit or cut down on much-needed improvements.

“In the long run lenders will find the safest and most profitable loan is one best suited to a family’s needs through the whole term of the mortgage,” says Horace Russell, US Savings & Loan League general counsel and legal authority on the open end.

Important to the lender. Many New York area lenders are now modernizing old mortgages so they can grant loans for improvements, find this is smart business.

Otto Welk, president of Edison S & L: “Many home owners do not know they can get additional loans from their lenders, frequently go elsewhere, so the lender loses a valuable customer.”

Harold Hahn, president of First Federal: “I don’t know of anything that has created more good will for us than these loans. And

we like them because they improve the value of our collateral.”

Important to the building supply industry. The open-end mortgage is an additional sales device to promote home repair and improvement, the bread and butter of the materials supply industry. Says Joe Wood, assistant treasurer of Johns-Manville Corp.: “We’ve got to educate our materials dealers on what the open-end mortgage is, what its possibilities are and how dealers can work with banks and savings and loan associations to tap the market that is rightfully ours. We have to do a selling job and get dealers to go out and do something not only with their lending institutions but with the general public as well.”

Important to the builder. The builder who can say he has arranged a home owner’s financing to allow addition of value-increasing improvements at low interest and over the term of the mortgage also has an additional sales point.

As yet builders cannot say that about FHA-insured mortgages because FHA does not insure mortgages with open-end features. But, says Walter Greene, deputy FHA commissioner: “If it is demonstrated that there is a demand for the open-end mortgage, I am sure Commissioner Guy Holliday would be willing to ask Congress to make whatever changes might be required in legislation. FHA does not want to close the door on the open end, nor does it want to be considered as opposing it.”

Increasing use of the open end for home modernization will go a long way toward showing FHA the need and demand for it.

* This is City Title Insurance Co., New York, which will insure such modification agreements anywhere in the US at the same nominal costs as long as the tenor of the agreement is in accord with state statutes.

† Several savings and loan associations balance the Dime’s low charges on advances made through a modification agreement by charging less for bigger loans under a standard open-end contract: New York’s Century Federal charges \$25 for a \$4,000 advance; Dime charges \$42 for a \$3,000 advance under a mortgage with or without an open-end provision.

This issue of House & Home is dedicated to all who have understood the tragedy of our decaying houses and neighborhoods and dedicated their time and their talents to meet the challenge.

Architects, builders, bankers, realtors, planners and public officials, they are mustering new forces in government and new forces in private industry to revitalize our neighborhoods and restore our homes. They are offering new dignity for millions of human beings and new security for billions of dollars.

Outstanding among the many to whom this issue is dedicated are:

Guy T. O. Hollyday

*commissioner, Federal Housing Administration
former president, Fight Blight, Inc., Baltimore*

Yates Cook

*prophet of rehabilitation
head of NAHB Housing Rehabilitation Dept.
former director, Baltimore's Housing Bureau*

Alan Brockbank

*past president, NAHB
father of the Homebuilders' trade-in program
chairman, NAHB Rehabilitation Committee*

Fritz Burns

*past president, NAREB and NAHB
chairman, NAREB's Build America Better Council*

and

Laird Bell

president, Citizens Committee to Fight Slums, Chicago

William A. Clarke

*first vice president, MBA
member, Self-Help Housing Committee, American Friends Service Committee*

James Downs

mayor's coordinator of Housing and Redevelopment, Chicago

Roy Fisher

*reporter for Chicago Daily News
chief writer of its series on slums*

Henry T. Heald

*chancellor, NYU
member, Housing, Welfare & Health Council, New York City
former chairman, South Side Planning Board*

Philip Klutznick

*member, Illinois State Housing Board
former commissioner, PHA*

Reginald Isaacs, AIA

*chairman, Dept. of City and Landscape Planning, Harvard
former director of planning, Michael Reese Hospital*

Ferd Kramer

president, Metropolitan Housing and Planning Council, Chicago

James Rouse

former chairman, Advisory Council on the Baltimore Plan

Richard Hughes

first vice president, NAHB

Earl Kribben

*member, Citizens Committee to Fight Slums, Chicago
vice president, Metropolitan Housing & Planning Council, Chicago*

Dr. Edward R. Krumbiegel

commissioner of health, Milwaukee

James Ritch

building inspector, Charlotte

Oskar Stonorov, AIA

architect, Quaker Philadelphia redevelopment project

Elizabeth Virrick

chairman, Advisory Board on Slum Clearance, Miami

Round Table panel

FOR THE AMERICAN BANKERS ASSOCIATION

Paul Bestor
Committee on Real Estate Mortgages
Savings and Mortgage Div.
Trust Co. of New Jersey, president

FOR THE AMERICAN INSTITUTE OF ARCHITECTS

Edmund R. Purves
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FOR LOCAL GOVERNMENT:

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commissioner of health, City of Milwaukee

G. E. Morris
supt. of building
Building and Safety Dept., City of Los Angeles

Edward S. Silver
chief asst. D.A., Kings County, N.Y.

Joseph Wolff
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FOR THE LIFE INSURANCE ASSOCIATION OF AMERICA

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Karl Maier
Northwestern Mutual Life Insurance Co., manager of residence
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Board of Public Land Commissioners, Milwaukee, chairman

Charles R. Van Anden
New York Life Insurance Co., vice president

Milford A. Vieser
Joint Committee on Housing and Mortgage Lending, chairman
American Life Convention and Life Insurance Assn. of America
Mutual Benefit Life Insurance Co., vice president

FOR THE MORTGAGE BANKERS ASSOCIATION

Brown Whatley
president

James W. Rouse
board of governors
Citizens Committee for Baltimore Plan, former chairman

Ferd Kramer
board of governors
Chicago Metropolitan Housing and Planning Council, president

Samuel E. Neel
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FOR THE NATIONAL ASSOCIATION OF HOME BUILDERS

Emanuel M. Spiegel
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Richard G. Hughes
first vice president

Alan E. Brockbank
past president
NAHB Housing Redevelopment Committee, chairman

Rodney M. Lockwood
past president

John M. Dickerman
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Herbert Colton
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G. Yates Cook
Department of Housing Rehabilitation, director

Philip M. Klutznick
American Community Builders, Inc., board chairman

FOR THE NATIONAL ASSOCIATION OF MUTUAL SAVINGS BANKS

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Housing and Mortgage Committee, chairman
Bowery Savings Bank, N.Y., vice president

E. C. Egerton
Seaman's Bank for Savings, N.Y.
vice president and mortgage officer

FOR THE NATIONAL ASSOCIATION OF REAL ESTATE BOARDS

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Fritz Burns
Build America Better Committee, chairman

FOR THE NATIONAL RETAIL LUMBER DEALERS ASSOCIATION

H. R. Northup
executive vice president

Norman Mason
past president

FOR THE NATIONAL SAVINGS AND LOAN LEAGUE

Oscar Kreutz
executive manager (up to Oct. 1, '53)

FOR THE US SAVINGS AND LOAN LEAGUE

Norman Strunk
executive vice president

FOR THE URBAN LAND INSTITUTE

John McC. Mowbray
president
The Fight Blight Fund, Baltimore, president

Leaders of attack on blight agree



TAX EXPERT

Sylvanus Felix
Felix, Douglass & Griffin, Oklahoma City

ECONOMISTS

Miles L. Cole
Washington, D.C.

James C. Downs Jr.
Real Estate Research Corp., president
Mayor's Housing and Redevelopment Coordinator, Chicago

OTHERS

Thomas Moses
VA Mortgage Committee, American Legion, chairman

James Steiner
US Chamber of Commerce

FEDERAL OBSERVERS:

Albert M. Cole
HHFA administrator

Guy T. O. Hollyday
FHA commissioner

Walter L. Greene
FHA deputy commissioner

CHAIRMEN

Roy E. Larsen
president, TIME INC.

Andrew Heiskell
vice president, TIME INC.; publisher, LIFE

P. J. Prentice
vice president, TIME INC.; editor and publisher, HOUSE & HOME



Ferd Kramer: "Bankruptcy faces many of our cities if a solution to this problem is not found."

Fritz Burns: "Rehabilitation of old buildings is like half-soeling a pair of shoes. There is no glamour in it; it is just good common sense."



Among Round Table participants were (l to r): LIFE Publisher Andrew Heiskell; HHFA's Albert Cole; TIME Inc. President Roy E. Larsen; H&H Editor and Publisher P. I. Prentice; FHA's Guy Hollyday; FHA's Walter L. Greene.



Photos: LIFE—Richard Meek



Edward Silver: "Rehabilitation could be done if more of us became dedicated to understanding that unless we do it, even a city like New York can become the greatest slum in the world."

n recommendations to every city

Textbook on
conservation drafted at
House & Home Round Table
calls on architects,
builders, realtors,
mortgage lenders and
suppliers to assume
primary responsibility

At the joint request of the National Association of Home Builders, the National Association of Real Estate Boards and the Mortgage Bankers Association, HOUSE & HOME invited the outstanding leaders in housing conservation to gather at a Round Table to develop a textbook on conservation and a common program they could recommend to every community. The Round Table was held in collaboration with LIFE magazine.

Architects, builders, planners, economists, bankers, lenders, material suppliers and government officials—they came from all over the country to pool their knowledge and experience in the recommendations.

With them as observers sat the federal officials upon whose interest and collaboration the success of conservation will so largely depend: Albert M. Cole, administrator of the Housing and Home Finance Agency; Guy T. O. Hollyday, commissioner of the Federal Housing Administration; and Walter Greene, deputy commissioner.

The members of the Round Table are listed on the opposite page. Their report and their recommendations fill the next 12 pages.

The stakes in saving AMERICA'S USED HOUSING

are millions of blight-threatened lives and billions of blight-wasted dollars.

They can be won only through a new kind of partnership

between government and the men whose business it is

to provide better homes

For so vast a problem

Blight is marching across our cities, spreading decay faster than any present program can cure it

LIVE—Andreas Feininger



here can be no quick, no cheap, no easy solution

Perhaps the most pressing challenge to private enterprise and the profit system in America today is the challenge to conserve and improve the 50 million homes in which we live, and most particularly the challenge to save and improve the 30 million urban homes. Certainly this is the No. 1 challenge to civic leadership, the No. 1 challenge to local government.

Now the men whose business it is to create good new housing—builders, realtors, mortgage bankers, architects and suppliers—are taking the lead in a nationwide uprising to raise the standard of living in old housing too. This new leadership and the new enthusiasm it is kindling are one of the year's most exciting economic developments and one of the most significant, for the cost of our failure to conserve our housing is too heavy to endure.

The price of failure

Because of that failure, blight is marching from block to block across our cities, spreading decay far faster than any present program can cure it.

Because of that failure, the biggest single asset in our country's wealth—the \$220 billion housing investment, which is more than a quarter of our \$830 billion national assets—is wasting away faster than we are building new homes.

Because of that failure, almost every city is drifting toward bankruptcy—often too poor already to maintain adequate standards of municipal service, too poor to raise its pay in line with rising living costs, too poor to provide all the needed new schools, new hospitals, new highways, too poor to face up courageously to its essential part in reversing the spread of blight.

Because of that failure, the whole \$570 billion investment in our cities and the whole economic complex founded on the city concept is threatened. Serious thinkers talk wildly of abandoning our present cities as already beyond salvage, of making a fresh start on other sites. Millions of plain, substantial people who never heard this talk and theory are putting it into practice and moving out of town.

The cost of flight

However necessary some relocation on the perimeter may be to relieve overcrowding at the center, this middle-class flight across the city line to the suburbs is eating away the tax base of the cities. Big stores are following their best customers to out-of-town shopping centers. Now industry is beginning to follow its labor supply to suburban factory centers. Who will pay the mounting cost of city government if only the poor are left behind in spreading slums? In Baltimore the slums eat up 45% of the city's revenue, but they pay only 6% of the taxes—often as little as \$25 per dwelling.

The decay of our cities is the No. 1 economic problem of our day. It creates our No. 1 public health problem; it nurtures our No. 1 crime problem.

It is also our No. 1 human problem, for every blighted neighborhood means thousands of blighted lives. It means that in most cities nearly a quarter of all the people must live crowded in blight and often in squalor, that more than a quarter of the children must grow up without proper safeguards for their health, without adequate space for play and recreation, without half the opportunities which should be their American birthright.

Conservation and slum prevention must go far deeper than physical reconstruction and modernization of old houses. Even if every substandard dwelling is brought up to par, large areas will soon revert to blight unless we cure the causes that made them slums in the first place—the overcrowding, the unsafe streets, the congestion, the horse-and-buggy traffic pattern, the bad zoning and adverse use of nearby property, the lack of recreational facilities, the lack of local social centers to vitalize neighborhood feeling and pride.

For so vast a problem, involving so many billions of dollars and so many millions of people, there can be no quick, there can be no easy, there can be no cheap solution.

But whatever the cost, this much is certain: in the end it will prove cheaper to do what is necessary to save and revitalize our cities than to let them go sinking into decay and insolvency.

Americans can afford to spend much more on their homes than they are spending today. We are enjoying by far the highest living standards in all our history on everything except housing and municipal services, where we are trying to scrimp. For housing Americans used to spend 20 to 25% of their incomes; today the average is less than 13%.

Everybody pays the cost of slums today—even the people who flee the city to the suburbs—

1. because most of the tax burden for city services in the slums is carried by residents outside the slums;
2. because blight spreading from the slums threatens property values in every other neighborhood;
3. because suburbs live off the central city and cannot prosper if the heart decays. Blight is not stopped by political boundaries; it affects and threatens the whole metropolitan area;
4. because in our democratic civilization all our lives are inextricably involved with the luckless people who now must live in slums; people we meet at every turn, people on whose intelligence, cooperativeness, ambition every city's economy depends.

The conservation stakes are high, and the pay-off will not come from halfway measures. Halfway measures can result only in slum preservation. They cannot start urban regeneration.

The pay-off can be won only by reversing the flight to the suburbs, by making in-town living once again attractive enough to hold the taxpaying population, by giving new hope and confidence to those thousands of families who would prefer to live in town but now feel forced to move on out, by replacing the strong forces now spreading blight with stronger forces revitalizing the center.

No such pay-off is likely without:

1. private reinvestment running into billions of dollars—investment so big and so essential it could play a major part in sustaining national prosperity;
2. new housing construction continued at high levels to permit moving millions of people out of the slums to relieve overcrowding;
3. a better answer than an unconscionably overcrowded ghetto for the Negroes who are flocking from South to North, from farm to city—the ghetto that makes most of today's worst slums even more sinister than the slums of earlier decades;
4. higher municipal revenues to provide good municipal services all over the city—in the slums and elsewhere; and before the city can collect these higher revenues we may well need a new standard of municipal integrity to give taxpayers more confidence that their taxes will be spent.

THE DYNAMICS OF CONSERVATION

Blight can be reversed only through teamwork of government and business

The tremendous human and material waste inherent in blight cannot be stopped by government alone; it cannot be stopped by private enterprise alone. It cannot be stopped without effective and uniform law enforcement against housing violators, but it can never be stopped by law enforcement alone or by any other negative force.

Blight can be stopped only under the leadership of inspired and dedicated men, and it can be stopped only by harnessing every possible positive power—the dynamic of moral wrath, good citizenship, and an aroused public opinion, the dynamic of neighborhood pride, the dynamic of personal pride of ownership or pride of home, and (last but not least) the dynamic of enlightened self-interest and the hope of honest profit.

In this mobilization newspapers, magazines, churches, women's clubs, civic associations and political leaders must drive home the business peril and the living tragedy of slums. The business com-

munity must provide both funds and leadership. Schools must teach children to demand a better way of life. Neighborhood associations must mobilize pride and sentiment, district by district. Block organizations must exert house-to-house pressure on recalcitrants and inspire cooperative betterment.

But humanitarian interest, eleemosynary investment and volunteer cooperation cannot do the job alone.

Unless there is a profit in rehabilitation—reasonable profit and honorable profit—the job will not be done.

There should be profit for the manufacturer and supplier, to whom rehabilitation will open a great new market for lower-priced lines. There should be profit (and security) for the banker who must finance the improvements. There should be profit for the architect, profit in the good design without which remodeling can seldom add lasting value. There should be profit for the builder to bring in his needed know-how and organizing talents. Above all, there must be profit for the owner and real estate investor—more profit in improving the property than in letting it decay. However high present profits from rookeries may be, property owners must see that the long-term security of any real estate investment can be assured only through conservation and rehabilitation.

Primary responsibility for conservation and rehabilitation must now be shared with the city government by the industry whose full-time business it is to provide Americans with homes. For every factor in that industry—manufacturers, suppliers, realtors, bankers, architects, builders and labor alike—the conservation and rehabilitation of our 40 million salvageable dwellings is a direct responsibility, a tremendous challenge and a magnificent new opportunity.

In city after city, these substantial business interests are now assuming the leadership in the attack on blight. The National Association of Home Builders has made A New Face for America its goal. The National Association of Real Estate Boards has declared Build America Better its No. 1 objective and is sponsoring "uprisings" in hundreds of communities to demand firm enforcement of decent housing standards. Mortgage bankers and lenders are in the forefront of almost every Fight Blight movement. Architects, long concerned with urban decay, are pressing redevelopment, and material suppliers are taking an ever more active part.

All this professional interest from those whose business it is to improve housing augurs well for the staying power of the crusades now being launched in scores of cities from coast to coast—

crusades whose number and growing enthusiasm are among the most exciting and significant portents that at long last America will do something effective to halt the deterioration of its housing and the decay of its cities.

The profit motive in reverse. Up to now the profit motive has been hitched up in reverse to the ownership of slum property, creating every incentive to overcrowding and neglect and offering little incentive to improvement.

The whole basis and theory of a free enterprise economy is that the more desirable and essential the service performed, the more people will pay for it and so the greater the profit. But in the slums:

1. Income is highest where overcrowding is worst. In fact, Harlem cellars often bring higher rents per square foot than the finest Park Ave. apartments.
2. Expenses are lowest where no maintenance is done—in fact, many landlords consider a small fine for violations a very inexpensive way to escape the cost of repairs.
3. Taxes are lowered as the building deteriorates.

There is small chance of making rehabilitation as profitable as neglect for landlords until this antisocial bootleg profit is completely squeezed out of slum property by vigorous law enforcement to prevent overcrowding and stop violations of the housing code—if necessary, by closing the building down until minimum decency requirements are met.

Somewhat similarly, the profit motive is often hitched up wrong for remodeling. It is too easy for "dynamiters" to make a quick killing on shoddy work, and remodeling has attracted so many racketeers that neither FHA nor the public prosecutors can clean them all out without aggressive help from the homebuilding industry and particularly from banks that handle the Title I loans.



In Baltimore, during the program for which Yates Cook is given great credit, the back yards above were transformed into those at the right. "You must do a systematic, block by block enforcement against property owner and against the occupant," says Cook. We have proved in Baltimore that "good housekeeping can be as contagious as bad. This shows what you can do when people work together."



Blight and decay must be attacked in new homes as well as old

The blighting process is strangely insidious.

Every house starts down the pipe line that leads to decay and eventual junking even before the first family moves in, so we need a whole new process from start to finish to conserve our homes and neighborhoods. Some houses move along the pipe line to blight faster than others, depending on 1) how well they were planned; 2) how well they were built; 3) how well they were maintained.

A well-planned, well-built, well-maintained house will last for centuries, but even the best house cannot long survive after blight destroys its neighborhood. Neighborhoods almost always decay faster than houses, so good neighborhood planning, good neighborhood maintenance and good neighborhood revitalization are essential at each stage of the attack on blight.

Neighborhood decay is not as inevitable as it often seems, and age alone need not bring blight. In almost any city you can find neighborhoods of old houses so well planned that the grandchildren of the original families are still proud to live there. Conversely, blight is already threatening many developments built during or since World War II.

In any conservation program it is just as important to help the owners of 10- and 20-year-old houses keep them attractive and up to date as to force owners of 80-year houses to rehabilitate them to make them safe and sanitary. Decay is cumulative, and one reason today's problem is so staggering is that we face the cumulative effect of a century of neglect at every stage of the aging process.

So as house and neighborhood move fast or slowly toward decay, we must make possible three stages of conservation:

Renovation (or remodeling or modernization)—to keep house and neighborhood in good repair, competitive with the attractive new features of today's new houses and new developments, suited to the changing requirements of changing times.

Rehabilitation—to save neighborhoods on the verge of blight from slipping across the line; to revitalize those neighborhoods already blighted that are worth saving; to save and restore structurally sound houses everywhere.

Redevelopment—to make too-far-gone neighborhoods ready for a fresh start by demolishing all structures that have passed beyond economic salvage.

Even in redevelopment areas, many buildings can still be rehabilitated much more cheaply than they can be replaced. The very act of tearing down the junkers and so providing open spaces and reducing densities may start a redevelopment neighborhood on the upgrade.

Conversely, there are many buildings fit only for demolition in rehabilitation areas and many adverse uses that must be cleared out. In other words, there is a broad overlap between rehabilitation and redevelopment, and too sharp a distinction between them will prove false and misleading.

The cause of blight. We must know the cause of blight and slums before we can seek and find the cure.

Slums are created by overcrowding superimposed on neglect—neglect by the owner, neglect by the occupant, neglect by the community. But why do overcrowding and neglect overtake some neighborhoods while others equally old escape?

Sometimes the answer lies in original inadequacy—the neighborhood was not properly conceived or properly built in the first place. Perhaps it lacked natural boundaries to encourage neighborhood feeling and coherence. Perhaps it lacked community centers and facilities or proper space for nearby recreation.

Sometimes the answer lies in social change—and in our generation two great social changes have spread blight in many areas. One change followed the automobile, which opened up further-out additions at the same time that it was choking the old sections, making their streets unsafe and their street patterns obsolete, cutting them in half with heavy traffic. The second change followed the income tax, the redistribution of wealth and the difficulty of getting servants, all of which joined to make big houses unlivable and filled big-house neighborhoods with rooming houses.

With foresight and planning, original inadequacies could have been avoided and social change could have been met with wise adjustments. Now we must retrace many wrong steps to revitalize our decaying neighborhoods.

Rehabilitation is needed to save neighborhoods like this Washington, D.C. slum with its shacks, ancient houses. Contrast this with a modernized Washington alley, right.



A challenge to all whose business it is to provide America with better homes

Builder, banker, supplier, architect, planner and realtor—that is the team whose collaboration is slowly revolutionizing the construction of new houses. Now all the members of that team must be brought into effective business collaboration on conservation and rehabilitation too, with the federal government helping out, not with subsidies, but with a forward-looking new insurance program to spread the risk of fixing up old housing as it now spreads the risk on new houses.



Private redevelopment was done in downtown Kansas City when Lewis Kitchen bought five acres of slum houses, built five 11-story apartments. Rents: \$70-\$100. Soon he will build seven new office buildings nearby on slum clearance property.

Slum alley in Washington, D.C. was modernized by private builders and turned into this pleasant street. Opportunities like this exist in every city of the country.



The role of the banker

The banker must make far better financing available, for the difficulty and high cost of financing improvements is a major reason houses and apartments are not kept up. He must also take more responsibility for helping borrowers inexperienced in building to get good value with the money he lends them.

Home owners need something much better than the three-year, \$2,500 personal loan at 9.7% interest that FHA now offers under Title 1. The rate is too high, the term is too short and the limit is apt to prove too small to encourage all the maintenance and improvement that is needed.

For home owners the ideal financing instrument is the open-end mortgage, which is now approved by the Veterans' Administration and available on conventional loans offered by almost all savings and loan associations and by many large institutional lenders. It is high time Congress amended the National Housing Act to let FHA work out procedures to extend its insurance to open-end mortgages too. It is high time all the states modernized their mortgage loans to assure prior lien status to the open-end readvances without the cost and red tape of a new title search.

The open-end provision is as profitable to the lender as to the borrower, for it

1. encourages the home owner to keep up the security;
2. keeps the balance from getting too small for profit;
3. lets the lender place his money with a borrower who has proved himself a good risk instead of with a stranger.

Similarly, landlords need something better than the 80% mortgage that is now the best credit FHA can insure for modernizing apartment blocks.

Financing improvements is now particularly difficult in decaying or blighted neighborhoods, where FHA will not insure mortgages and lenders rightly fear to risk more money. Nothing can be done about this problem as long as these neighborhoods are left to decay, but how can any neighborhood reverse its drift to blight without mortgage credit? When a city can demonstrate that an area is to be rehabilitated soundly or redeveloped under a program that will assure a decent prospect for maintaining long-term values, mortgage lenders and FHA should cooperate by giving the neighborhood a credit rating based, not on its present state of decay, but on its condition after the rehabilitation is effective.

The constructive experiments the new FHA administrator is now conducting to develop sound procedures in this field are most significant and most encouraging. It is indeed fortunate that such an experienced leader in the conservation movement now heads up the federal agency whose cooperation is so essential to success.

The role of the architect

The architect is now sadly missing on most modernization and rehabilitation work. As a result, most modernization is corny and contributes less than its cost to the value of the house or the improvement of the neighborhood. Tract developers shudder to think what a few years of amateur improvements may do to the appearance of their streets.

If America is to spend billions of dollars to improve existing housing, it would be far better to spend it the right way for good design instead of the wrong way for poor design.

This is at once a challenge and an opportunity for the architectural profession, which has still to work out a compensation basis to make its professional service broadly available on any but the biggest or costliest modernization jobs. Today the only design service commonly available for remodeling is provided by the drafting room of progressive local lumber dealers.

The role of the builder

The homebuilders are developing two important programs to move in on rehabilitation and renovation in a big way and so play a major new role in conservation. The first of these programs would modernize individual dwellings in good or fairly good neighborhoods. The second would carry the homebuilders right into the heart of rehabilitation.

1. Under the trade-in program the homebuilders would accept used houses as part payment for new homes and then remodel them for resale—just as automobile dealers take used cars in trade and fix them up. With their construction know-how the builders should be able to avoid the amateur mistakes most home owners make and get the work done much cheaper—especially if they can schedule the remodeling to provide stand-by or bad-weather work for their own regular crews. Their experience, organization and volume should also help them get the work done better, bringing in competent architectural skill to get good design.

2. Under the block rehabilitation program the homebuilders would buy up a row of aging houses and see how well and how economically they could rehabilitate them. This is a job for men experienced in volume operations, for each house so improved will increase the value of its neighbors, whereas modernizing a single house on a decaying street is apt to mean throwing good money after bad.

The success of these programs will depend in large measure on the system of dual commitments FHA is working out—one for the property as is, the second for the property improved to FHA specifications. The trade-in program will also depend on how far FHA can persuade Congress to reduce or eliminate the present discrimination against used housing in the FHA insurance pattern. It is hardly likely to catch on as long as the FHA down payment on a used \$5,000 house is $2\frac{1}{2}$ times the down payment on a new \$8,000 house.

Builders are not bankers, and few of them are capitalists. Their job is to build, and there is no use expecting them to tie up large sums of capital in the dwellings they rehabilitate.

The role of the realtors

The realtors have advanced the two basic concepts which first gave hope that private enterprise and private capital can handle the major part of rehabilitation and redevelopment—instead of dumping the whole problem of urban decay on the government.

Concept No. 1, for rehabilitation—the cost of bringing dwellings up to decent standards should be borne by the owners.

Concept No. 2, for redevelopment—the price of property taken by condemnation should not be inflated to the bootleg value created by violating laws and ordinances governing over-crowding and minimum health, decency and safety standards. The price should reflect only what the property could earn on a law-abiding basis.

The responsibility for conservation on a business basis falls heavily on the realtors who manage urban housing. Of all building professionals they are the closest to the owners, too few of whom are familiar with conditions in the dwellings from which their income is derived. That makes it the realtors' task:

- 1.** to show these owners that civic responsibility and their own long-term self-interest alike require good maintenance, and often substantial reinvestment for improvements and modernizations;
- 2.** to help their clients understand that better municipal services and facilities can increase the value of their property, even if some tax increase is necessary to pay for them.

In the homebuilders' trade-in and block redevelopment programs the realtors must often play a central part. Few builders are set up to handle the resale of the houses taken in trade, and most builders will need the realtors' help first to assemble and then to resell the rows of houses they rehabilitate.

Neglect by a city is strikingly apparent in this Chicago alley. Garbage, debris, fences that hide more refuse in back yards, all encourage owners to neglect their property.



Life-Gordon Coster

**From the experience of many cities
we recommend these tested guides:**

All over the country there is a tremendous new burst of interest and determination that the blight and decay of our homes must not be allowed to continue—from Los Angeles to Miami, from Dallas and Fort Worth to Charlotte, from Denver to Cleveland and Detroit, from Memphis to San Antonio, Sante Fe and Birmingham.

No one city has worked out a complete solution to its conservation and rehabilitation problem. No city has yet tackled the problem on anything like the scale required for success.

But from the many experiments in many cities, and most particularly from the progress and the failures of the four outstanding conservation pioneers—Baltimore, Chicago, Milwaukee and now New Orleans—we can piece together a fairly clear idea of the principles, the methods and the organization most likely to succeed.

Here are 15 proved principles that should guide the attack on blight:

1. Fighting blight is a local responsibility. The problems vary widely from city to city, so each city must work out its own appropriate solutions.

2. The cost of rehabilitating dwelling units should be borne by the landlords or owners, because for them it should be a paying proposition, at least in adding longer life to their properties. They should not get something for nothing at the taxpayers' expense.

3. Cleaning up the slums should save the city treasury more money than the cost of an all-out enforcement program. It should be the cheapest way to cut the cost of fighting disease, fire and juvenile delinquency—three major costs that center in slums.

4. Conservation programs must be directed not only at the houses in which people live, but at the whole neighborhood environment.

5. Demolition of the worst houses at the end of the deterioration pipe line is essential, but this will neither cure the cause of blight nor check its spread.

6. The first cause of blight is overcrowding. This must be attacked simultaneously by the enforcement of decent occupancy standards and by new construction to make overcrowding unnecessary. And millions of people must be relocated on the periphery of our cities to reduce the population density in overcrowded districts.

7. The second cause of blight is neglect—neglect by the community, neglect by the city government, neglect by the owner, neglect by the occupant. Some of this neglect can be attacked by vigorous enforcement of minimum housing standards, but—

8. Any program that relies on compulsion alone is doomed before it starts. No good can come of passing Volstead Acts aimed at housing reform. All law enforcement must presume broad consent with only a small minority of violators.

In Baltimore not more than 10% of the slum property owners have fought compliance with the higher standards now being enforced in the slums.

9. Public opinion must be activated and mobilized in continuing support of the conservation movement to assure the necessary cooperation and compliance.

10. Unit by unit the cost of bringing the worst slums up to minimum decency standards need not be excessive—\$500 to \$1,000. But

11. The total cost of revitalizing our cities and providing good houses for the millions of families now ill-housed will run into many billions of dollars—so many billions of dollars that economy must be practiced at every step. We cannot afford to rebuild wastefully. We cannot afford to junk sound buildings.

12. Most slum tenants are already paying rents high enough to entitle them to decent shelter. Few of them can afford economic rent for new construction; but the increase and redistribution of wealth in the past two decades has been such that most of them can pay economic rent for good homes in existing buildings, provided the slum landlords' illegitimate profit from overcrowding and bad maintenance is squeezed out.

13. The need for better housing is far too great to meet through new construction alone. New York has moved farther and faster on redevelopment than any other big city, but even at New York's present rate it will take 100 years to replace its old-law tenements—i.e., tenements built to standards which have now been illegal half a century. In most cities there are thousands of old buildings that can be fixed up much faster and cheaper than new buildings can be constructed. In Philadelphia the Quakers have been modernizing century-old houses to provide good new dwellings one-quarter cheaper and one-quarter larger than they could provide in new buildings.

14. Better housing for low-income families can be provided most economically in one- and two-family (or row) houses. Only the middle class can afford new multiple-family housing without subsidy, partly because multiple-family housing means paying a maintenance staff to perform all sorts of services a house occupant performs for himself, partly because multiple-family tenants are far less responsible about utilities like heat and hot water.

15. The state and federal governments must leave the cities enough fields for taxation to let the cities pay their share of rehabilitation costs. They must also protect the cities, by equalization levies or otherwise, against having taxpayers move out to locations where they can profit from the city's economic services without paying their fair share of municipal expenses. Otherwise they will have to allot substantial sums from their own revenues to local governments for conservation, rehabilitation and improvements, just as they do for schools, hospitals and roads.

New agencies, new powers and new courts are needed if the city is to play its part

So vast a problem cannot be solved without good organization. It cannot be solved without much better organization than is possible in the present pattern of city government, for two reasons:

1. Conservation cuts across all departmental lines and requires the creative use of almost every city power—powers that are now scattered through many departments: building, park, recreation, health, police, fire, school, street, sewer and all the rest.
2. Conservation calls for much fresh initiative and many changes in bureaucratic thinking and bureaucratic practice.

All this requires a type of municipal organization for conservation far more effective than is now available in any city. Specifically:

1. Housing law enforcement must be concentrated in a single department. Today this is everybody's responsibility and, therefore, nobody's responsibility. Sending as many as 12 different inspectors from different departments to look for violations in a single block is senselessly expensive and senselessly ineffective. Los Angeles expects to get much better enforcement \$125,000 cheaper by cutting out this foolish duplication.

Most violations are so obvious that any inspector with an intelligent understanding of construction and sanitation can spot them.

Los Angeles and Chicago have consolidated the enforcement machinery in the building department; other cities (notably Milwaukee) in the health department. Miami and New Orleans have created completely new departments for the purpose, and most of us believe this is the best plan.

2. The department charged with housing enforcement needs a conservation commission of outstanding citizens appointed by the mayor to guide the city's conservation activities and support the program. Its members should serve without compensation, but they should have official status.

3. In most cities inspection is on a complaint basis, i.e., houses are inspected only when someone files a complaint. What we need for neighborhood conservation is house-by-house inspection of the entire project area, repeated, if necessary, every few years.

4. The department charged with the conservation program must have the power of condemnation to eliminate adverse uses and to relieve congestion.

5. Most cities will find they need a special housing court (or courts) for quick and uniform enforcement of the housing code—just as special traffic courts are needed. Magistrates unfamiliar with landlords' alibis are notoriously lenient, and often it takes two years before the regular courts get around to a small fine or a suspended sentence for housing violations. How could these courts hope to handle promptly and effectively the 12,500 violations found in a 15-block area when Baltimore launched its pilot housing law enforcement plan?

6. State laws should be amended to keep slum owners from capitalizing the added profits they make from violating the laws and regulations covering overcrowding, sanitation, fire safety, etc. Present laws are defective on this point.



Left photo: John Dominis

Overcrowding, a characteristic of every slum, can be discovered only through a house-to-house survey, which must be the beginning of every plan for improvement. Housing like this does not need a dozen inspectors from different city departments to brand it a slum. One inspection is enough.



Atome

Most violations are so obvious that any inspector with an intelligent understanding of construction and sanitation can spot them. In houses like this, the department charged with the conservation program must have the power of condemnation to eliminate adverse uses and relieve congestion.

These steps will help avoid waste

and the mistakes others have made

1. The first step a city should take after setting up the proper organization is to take a house-by-house, block-by-block inventory of its housing, noting which units are beyond salvage, which units require major rehabilitation, which units are overcrowded.

Every city needs far better facts and figures about its housing. The federal government now provides more facts and figures on the peanut crop than it supplies on urban real estate, which is more than half our national wealth.

2. The second step would correlate this inventory with intelligent neighborhood plans based on a master plan for the rehabilitation and redevelopment of the entire city. These plans should take maximum advantage of indicated demolitions: a) to relieve overcrowding, and b) to provide as much land as possible for new playgrounds, local parks, schools, through ways, street widenings, parking, etc., at the cost of land only, saving the expense of buying good existing buildings only to tear them down.

3. Before decent housing standards can be enforced, most cities will find it necessary to reorganize the mass of housing regulations and their often conflicting amendments into a short, simple, up-to-date housing code. In Baltimore the housing regulations used to be scattered through 1,549 difficult pages. They are now consolidated into five.

4. Some form of Fight Blight lending fund is essential to help owner-occupants who cannot raise the money for required improvements. Without such a fund, the rehabilitation program is sure to stall for fear of bad publicity. Experience in Baltimore shows the principal function of this organization will be to help poor families who know nothing about building costs to get work done cheaply. Without this guidance many families will be exploited by highjackers in home improvement and financing fields.

5. High board fences should be forbidden by ordinance. This is perhaps the cheapest and quickest way to start improving slums. Board fences hide and encourage an accumulation of litter and filth that is at once a fire hazard, a health hazard and a breeding place for rats.

6. Small playgrounds close to home will mean more to children than larger playgrounds a few blocks away. The city should adjust its thinking about playground acquisition and playground supervision accordingly. The demolition of unsalvageable buildings and the tearing down of board fences will offer many opportunities for the city to take the initiative in providing far better spaces than the streets for children to play in.

7. Often the worst offender in the slums is not the landlord but the city itself for its failure to maintain essential services. In many cities there are slums whose streets were last repaired when

Washington was president, blocks where garbage is never collected, streets where sewage run open through the gutters. There are large districts without adequate schools, broad areas without parks, libraries, playgrounds or any of the other essential recreation facilities for adults or for children. This municipal neglect is at once a cause and consequence of blight—a consequence because slums provide such inadequate tax revenues today that cities do not feel they can afford the money for proper servicing. But how can we expect landlords to take a city's enforcement program seriously when the city itself is contributing to decay? How can we expect landlords to cooperate constructively until the city brings its own services up to the standard it expects others to maintain?

8. The problem of timing (or staging) must be faced early in any conservation program. Should the first effort (as in Baltimore) aim to bring conditions in the worst slums up to a low minimum? In that case, must the standards be set so low as to be almost useless to protect better neighborhoods in the earlier stage of obsolescence and decay? Or should the first effort (as in Milwaukee) be to conserve the values in good houses by requiring their owners to keep their properties up to date and abreast of modern requirements of good living? In that case must the standards be Utopian and meaningless for any program in the slums? How can standards be set which will permit a simultaneous effort to improve both slum and nonslum areas?

In any event the city will probably have to settle for what might be called interim enforcement pending demolition in its worst areas, i.e., enforcement concentrated only on garbage removal, ratproofing, broken windows, leaking roofs, unconscionable overcrowding and fire hazards.

9. To cut the cost of conservation and rehabilitation every city should take a good look at the foolish wastes required by its various building codes. Excessive costs imposed on modernization by extravagant make-work codes are one big reason so many houses have been allowed to decay.

There is no excuse for any plumbing code stiffer than the new national plumbing code, which is itself a compromise with those who have a vested interest in waste, and there is no excuse for any electrical code whose safety requirements exceed those in the national electrical code.

Today most cities tolerate unspeakably bad old plumbing (or no plumbing at all) in their slums, and they tolerate old electrical wiring that presents a constant fire hazard. So long as the landlord leaves his bad plumbing and bad wiring alone, the city pays no attention. But if he tries to make even the slightest improvement the city will jump in to insist on standards too high for Buckingham Palace.

Without a high volume of new homes millions must be packed into slums

Slums are created by overcrowding superimposed on neglect, and there is no use spending money to rehabilitate slum structures unless the overcrowding that made them slums is cured at the same time. This applies equally to overcrowding of the land and overcrowding of the buildings on the land.

Overcrowding cheapens new developments. Overcrowding starts fine neighborhoods skidding toward blight as middle-aged homes are converted into rooming houses. And at the end renewed overcrowding will make physically rehabilitated dwellings revert to rock-bottom slums in short order. How can anyone expect decent living when a whole family is crowded into a single room? How can anyone expect good maintenance when as many as 66 people are packed into a house built 60 years ago for a single family?

There are just two answers to overcrowding, and neither can succeed without the other:

- 1. occupancy control;**
- 2. new construction.**

Occupancy standards must be written into every housing code, and they must be enforced. These standards will be particularly helpful as a preventive measure to keep the fester of overcrowding out of good neighborhoods. One of the most effective ways to prevent overcrowding is to insist on at least one bath for every dwelling unit (or two very small units) in housing converted to multifamily use—partly because the cost of added baths discourages subdividing, partly because the bath cost is usually so high the landlord will feel the rest of the remodeling should be on a better basis too, partly because such a bath requirement is easier to police than most density control regulations.

But it will be a long time before any city can hope to enforce such high occupancy standards as the American Public Health Assn. recommends—150 sq. ft. for the first occupant and 100 sq. ft. for each additional person. Milwaukee, where the attack on blight was organized earlier than anywhere else, has been requiring 75 sq. ft. per person, hopes soon to step the minima up to 120 for the first occupant and 75 for each additional occupant.

The hard truth is that America just plain does not have enough housing to provide adequate space for everybody. Without a major redistribution of shelter the only way 160 million Americans can be squeezed into the dwellings now available is to pack millions of families in too tight. Consequently no solution of the slum problem is possible without a continued large volume of new construction, for overcrowding cannot be cured without a substantial increase in the housing supply.

This means building far more new housing than we need just to keep pace with new household formation. It also means building more new housing than we need just to replace the housing that is hopeless—houses that must be torn down. It means building well over 1 million new dwellings a year.

We need close to 700,000 new units a year just to keep up with new household formation. We need 300,000 more to make a start on replacing the 3 million dwellings now past all hope of salvage and then to keep on replacing the rest of our existing housing as

it wears out over a 125-year cycle. We need another 200,000 a year to end overcrowding. Chicago alone will have to move 200,000 people out of the slums before any lasting relief from the overcrowding behind those slum conditions can be achieved.

This high volume of new construction need not necessarily mean building any great number of new homes specifically for occupancy by the people moved out of the slums. With more than 31 million people moving from house to house each year, the entire US population changes homes on an average of every five years, and surveys show that every good new house makes it possible for as many as 13 families to play musical chairs and each move to a nicer home. The end of this upgrading process is that for each good new home built one less family will have to live herded into an overcrowded slum tenement, or one more unit unfit for human use can be junked.

And this will be almost equally true whether the slum dweller himself moves into the new house or moves into an existing dwelling vacated by someone else who moved into the new house.

But condemnation of hopeless structures and rehabilitation of substandard structures need no longer be delayed on the plea that the housing shortage leaves the occupants no place to go.

The 8 million new dwellings erected since 1945 have so far relieved the shortage that in all but a very few cities there are more dwellings per capita than in 1939. The census of 1950 showed that in ten years occupied dwellings had increased 23%, population only 15%. The rate of available vacancies is still low, but their absolute number reached 720,000 in 1950 and is higher today. In most cities there are vacancies for every income bracket, and in some cities there are proportionately more vacancies open to Negroes than restricted to white tenants. (Possible explanation of this surprising fact: added housing for whites can be supplied only by new construction, but added housing for Negroes is also—and chiefly—supplied by being transferred from white families.)

In any event, erection of new dwellings specifically earmarked for the occupants of demolished property is seldom sound or desirable. Even when such new housing has been provided by heavy subsidies only one-fifth of the evicted families move into it; and, of course, without such heavy subsidies slum families cannot afford to occupy new buildings.

Under present laws land acquisition for slum clearance costs too much

In redevelopment the big problem still unsolved is how to clear out the junkers and make land available for a fresh start without paying a prohibitive price, i.e., a price so high that there will be no profit in redevelopment for anyone except the owner who sells his property to the redevelopment authority.

Under Title I of the 1949 housing act this problem has just been sidestepped by having the federal taxpayer absorb two-thirds of what it costs to write the land value down to a level at which private enterprise can take over.

We believe present land acquisition procedures are often too profitable for slum owners and too costly for the taxpayers. To get redevelopment costs down to a reasonable figure, we recommend four basic principles:

1. The community should stop rewarding a slum owner's anti-social acts by paying a premium for his property based on overcrowding and bad maintenance.

Heretofore, owners have too often been paid off on the basis of what might be called the bootleg value of the property, i.e., the capitalized earnings made possible only because they had been allowed to get away with overcrowding and housing violations. As a result, there are many cases where redevelopment has paid as high as \$9,000 for shacks unfit for habitation; i.e., more than the cost of a good new house.

Condemnation appraisals should consider only what the property could earn with proper occupancy and upkeep, and the estimated cost of bringing the building up to standard should be deducted. No compensation at all should be paid for structures found unfit for occupancy, and the city should be able to order the demolition of structures too far gone to permit economical rehabilitation without paying compensation.

2. Whenever possible, good or salvageable houses in redevelopment areas should be preserved. Most decaying neighborhoods still contain many units as good as anything that can be built economically to replace them.

One reason a big write-down was considered necessary under Title I was the assumption that the community must pay for junking many good structures to make way for dramatic reconstruction. Junking good buildings is far more costly than junking bad ones.

3. The city should try to locate necessary improvements (like schools, playgrounds and street widenings) where unsalvageable buildings must be torn down anyway, instead of tearing down good buildings to create a site.

4. The conservation authorities should have the right and power (as in England) to designate areas for future redevelopment. In those areas landlords should not be entitled to compensation for improvements other than required to maintain housing standards in accordance with local ordinances, or new construction after the designation date.

TAX INCENTIVES

These changes in federal tax rules would encourage housing conservation

We do not ask any special tax favors for remodeling, rehabilitation or redevelopment, for we consider tax favors a particularly insidious form of subsidy. But there are four possible inequities in federal taxation the elimination of which would either encourage owners to keep up sound properties or expedite the demolition of junkers.

1. Home ownership for occupancy is the only major investment a family can make on repairs and maintenance that cannot be deducted from current income for tax purposes and improvements cannot be depreciated. These deductions are allowed only on dwellings rented to others.

2. The new trend in tax thinking is to allow owners of industrial property the option of quick amortization. Is there any good reason why the same option should not be allowed to owners of residential rental property?

3. When land is acquired and an obsolete building thereon is demolished, present federal tax rules require that the value of the building plus the cost of demolition be added to the value of the land, which cannot be depreciated. This requirement is not calculated to encourage demolition of buildings no longer fit for occupancy.

4. The acquisition, rehabilitation and redevelopment of blighted property by a charitable foundation may constitute "the carrying on of a trade or business," and thereby result in the loss to such foundation of its federal income tax exempt status on income from such activities. This discourages a particularly desirable type of investor from safely participating in slum clearance work under existing federal income tax laws.

To give old houses better looks, better living

Step 1: hire a skillful architect. These five prototype remodelings demonstrate what topflight architects can contribute, serve as pilots for remodelers who know that the better the house the easier the sale.

"Most remodeled houses look worse after they've been fixed up than they did before," said Alan Brockbank after touring the country. "They need the services of an outstanding architect." On the evidence of scores of "before" and "after" photos, H&H editors agree so heartily that we asked five architects to draw new plans and elevations for typical overage houses.

The next 15 pages tell the story: the architects have done themselves proud, produced houses that would step up the quality of any community, houses whose value is obviously doubled after remodeling. For builders they are sound business. For buyers they are sound investments. For families everywhere they set an enviable pattern for pleasant, comfortable living.

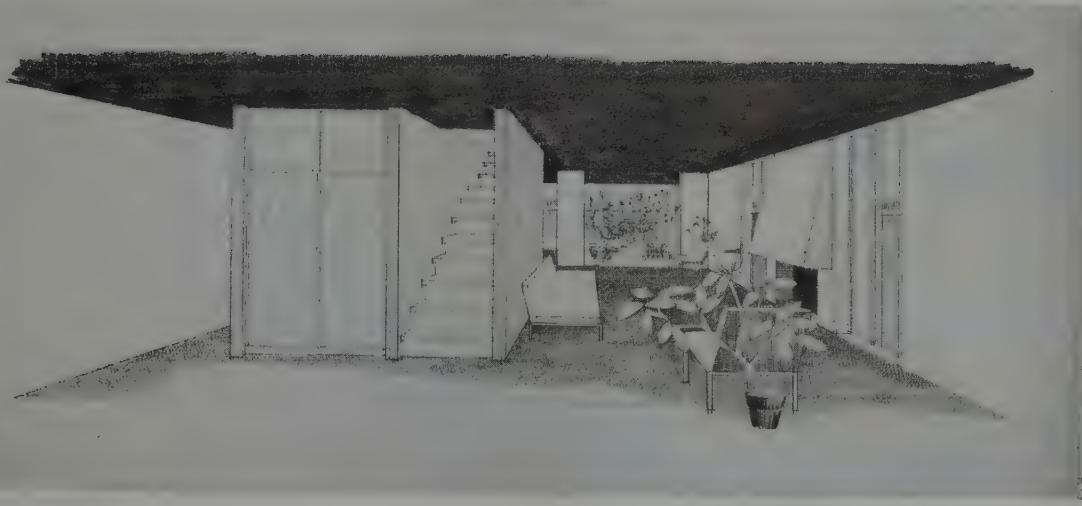
Before: Old lines made house look tubby and high. In modernized version below emphasis on horizontal lines gives fresh, new appearance. Larger windows make an important contribution.



1. Modernized Dutch Colonial

After: How imagination and good design can transform old house into marketable asset





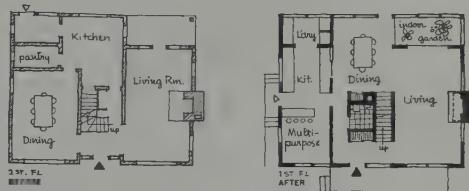
After: View from front door shows guest closet, new stair, opened-up living room

Architect: GYO OBATA

Firm: HELLMUTH, YAMASAKI & LEINWEBER

St. Louis and Detroit

works better than new



The spectacular improvement that Architect Gyo Obata has made in this 1920 house is a convincing demonstration of why builders and modernizers should add an imaginative designer to their remodeling team. With a minimum of structural changes he has taken 30 years off this outdated exterior, made it look wider and lower, greatly increased the usable interior space, given it an open plan, a new kitchen and far better bedrooms. The whole interior is lighter, more cheerful, and opens up to the outside.

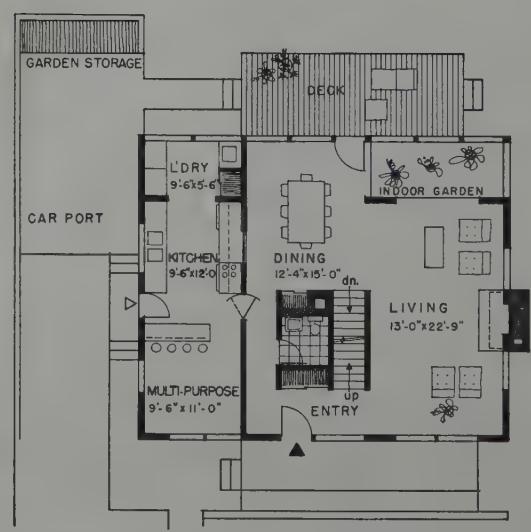
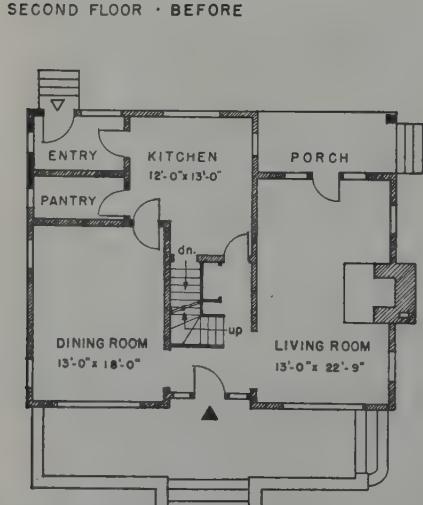
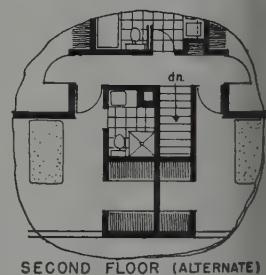
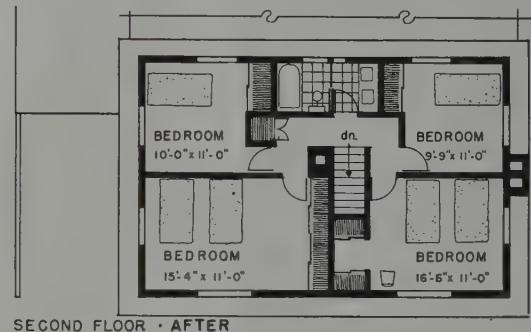
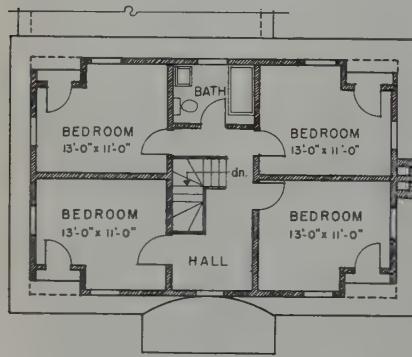
New exterior features: elevated front deck replacing old porch, masonry wall that gives long horizontal look, slab front door, five floor-to-ceiling windows on first-floor front, grouping of horizontal sliding windows on second floor, slight extension of dormer at each end, redesigned side door, new rear door and porch, new carport and side fence.

The sketch and plans above indicate how the old 13' x 23' living room has been opened up until two-thirds of the first floor is one big room. Living area has been practically doubled.

To increase the usable space the architect did these things: he moved the front door forward, shifting main stairway to right, and straightened the approach, thus giving space for a new powder room and larger guest closet; he changed the fireplace to a hood type, allowing less hearth space but more living-room area; he enclosed the rear porch, which becomes an indoor garden (at extreme rear in above sketch). New back windows brighten up that entire area, as the sketch on the next page illustrates.



After: Raised wood deck, larger windows, change a dull rear facade into a pleasant and highly useful feature



scale: 0 5 10 15'



After: View from laundry through kitchen to multipurpose room

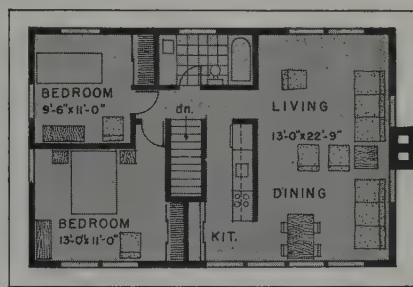
Imagination produces a modern kitchen

Architect Obata has created a kitchen that would be the talk of any neighborhood. Many a new house owner would like to trade for it. Including the laundry at one end and the multipurpose area at the other, this kitchen-playroom extends through the house from front to back (see sketch). It is carved from a useless rear entry, a pantry and the old dining room. It is efficiently arranged, has a pass-through to the dining area, a breakfast bar, a big window over the sink, plus glass areas at each end.

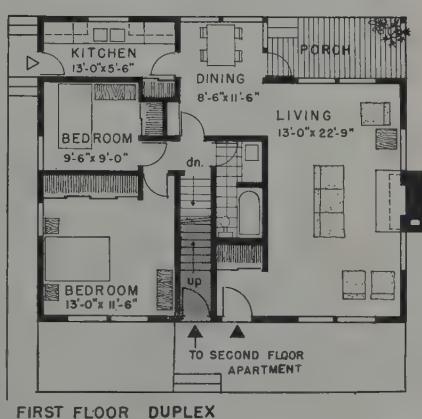
Bigger bedrooms, better storage. A new stairway saves considerable space (see plans, opposite page) and makes possible an enlarged master bedroom with large storage walls. All bedrooms get additional storage, all are enlarged at the corners by eliminating old closets, all get larger windows. The bath was redesigned to double its use. One basin, counter space, and a sliding door to toilet and bathtub were added. (New powder room on first floor also relieves pressure on upstairs bath.) Small plan opposite shows how a second bath could be added to master bedroom.

All this remodeling has not disturbed the main structural bearing points on either floor. Exterior walls remain the same.

A duplex apartment could be added with these changes: new double entry, new stairway, downstairs bath, rearranged dining and kitchen, two new bedrooms. Second-floor bath, two bedrooms remain, but other two bedrooms become living-dining area and new kitchen is added. All closets are rearranged.



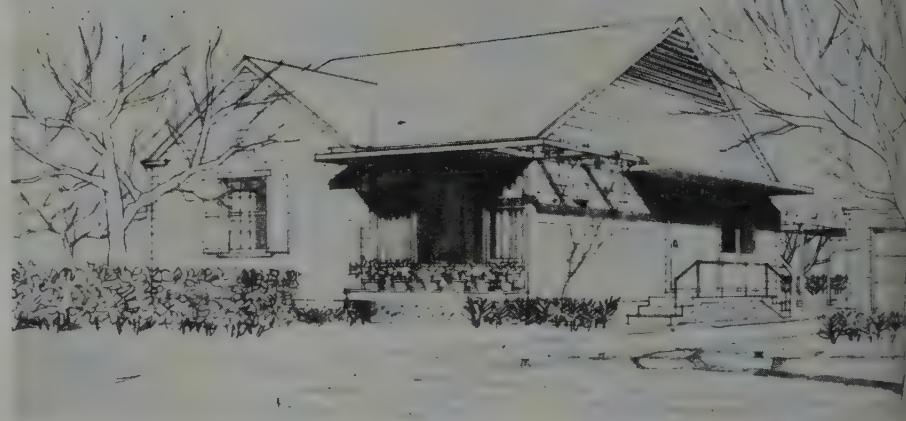
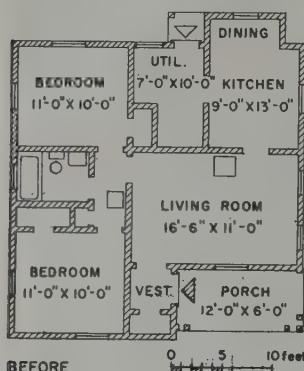
SECOND FLOOR DUPLEX



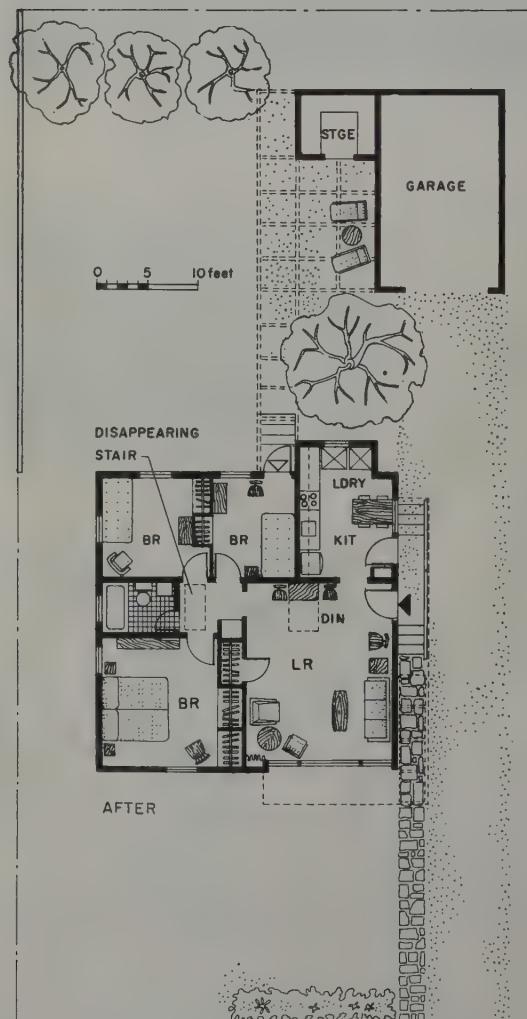
FIRST FLOOR DUPLEX



Before: Such two-bedroom houses, built by the thousands, look difficult to modernize.



After: Outside and inside, this house was given a modernizing treatment that will increase its salability



2. The smaller the house, the

"It's not worth more than a new paint job," most builders or brokers would say about this two-bedroom house if they had taken it in on a trade. Knowing that the smaller the house the tougher it is to modernize, they would do little more than clean it up and hope for a sale.

But the highly creative job the architects have done in remodeling it on paper proves that almost any small house can be given sparkle and sales appeal. The architects have kept costs to a minimum, suggest only work that could be done by a builder's carpenter on rainy days. With few structural changes, they have greatly increased the size of the living room, added a third bedroom, a laundry and a lot of glamour outside and in.

Improvements: front porch was enclosed and, with old vestibule and old guest closet, was added to living room. Front door was moved to side. Utility room became third bedroom or multipurpose room. Old dining alcove in kitchen became laundry. New dining area is in enlarged living room; second dining area in kitchen.

Old floor furnaces might remain or could be replaced by a new warm-air furnace in the attic, the back of the linen closet, or by wall heaters. Bedrooms got storage walls; the living room a closet.

"We felt that the greatly improved interior arrangement, new kitchen, large living room with good glazed area, improved bedrooms and an outdoor living area, possibly new fixtures in bath, good paint colors and landscaping should make the most marketable job at the least cost," say the architects.

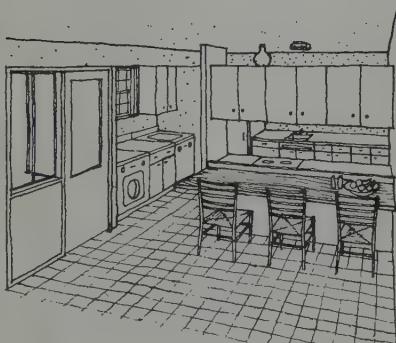
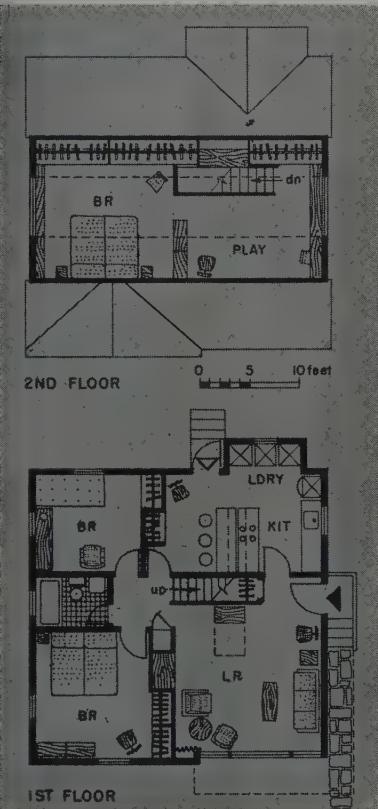
The front facade is improved by the large living-room windows and by the new projecting overhang, which is carried around the corner and along the entire side. Absence of a front porch is more than made up for by the well-designed trellised terrace at the rear, which would add both smartness and salability to this house.

Architects: KEYES, SMITH, SATTERLEE & LETHBRIDGE
Washington, D.C.



Trellised living area in rear and side fence add outdoor rooms which few modernizers ever consider

Through the remodeling problem



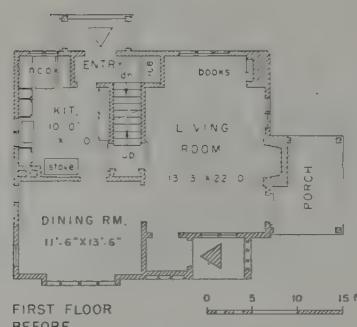
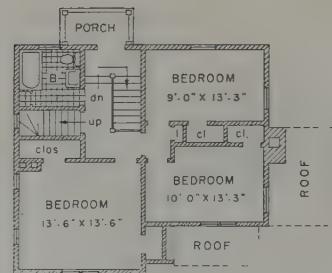
A genuine face lifting gives the kitchen a new inline equipment row, new laundry area at the end and a very agreeable dining space next to the window.



Master bedroom in two-story version has more space and double the storage area of the former room. Sketched below is the new, much larger living room.

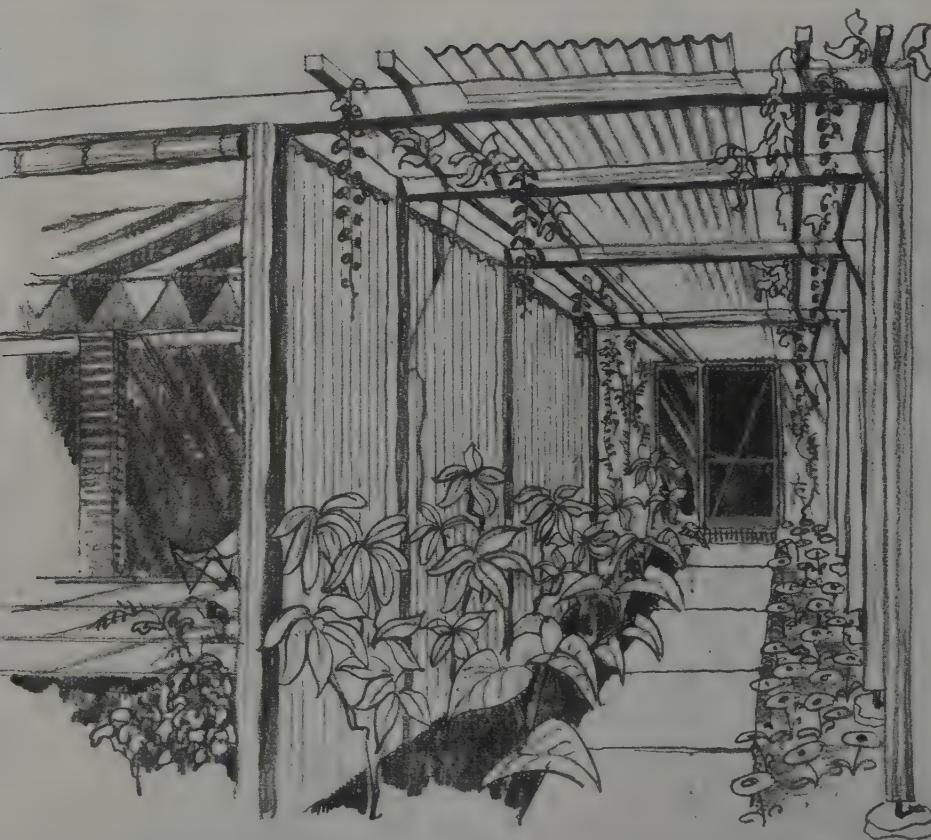
A two-story version (as in plan at left) could be made by adding a stairway at rear of living room. Two bedrooms or a bedroom and playroom could be built. The builder could add dormers, but it would be cheaper to use a window at each end and an attic fan. Over the lower bath an upstairs bath could be built. As drawn, the stair now leads directly to the lower hall for easy access to the bathroom.





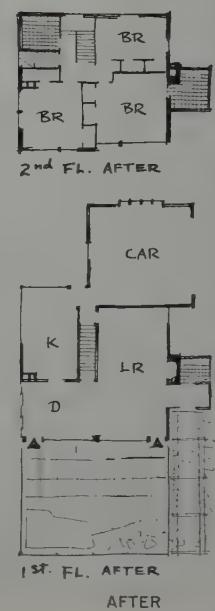
Before: The country is full of these half-timbered stucco and wood houses which building and loan associations were happy to lend money on in the later 20s but which today should be traded in on new models. Only architects with imagination, however, make these houses marketable.

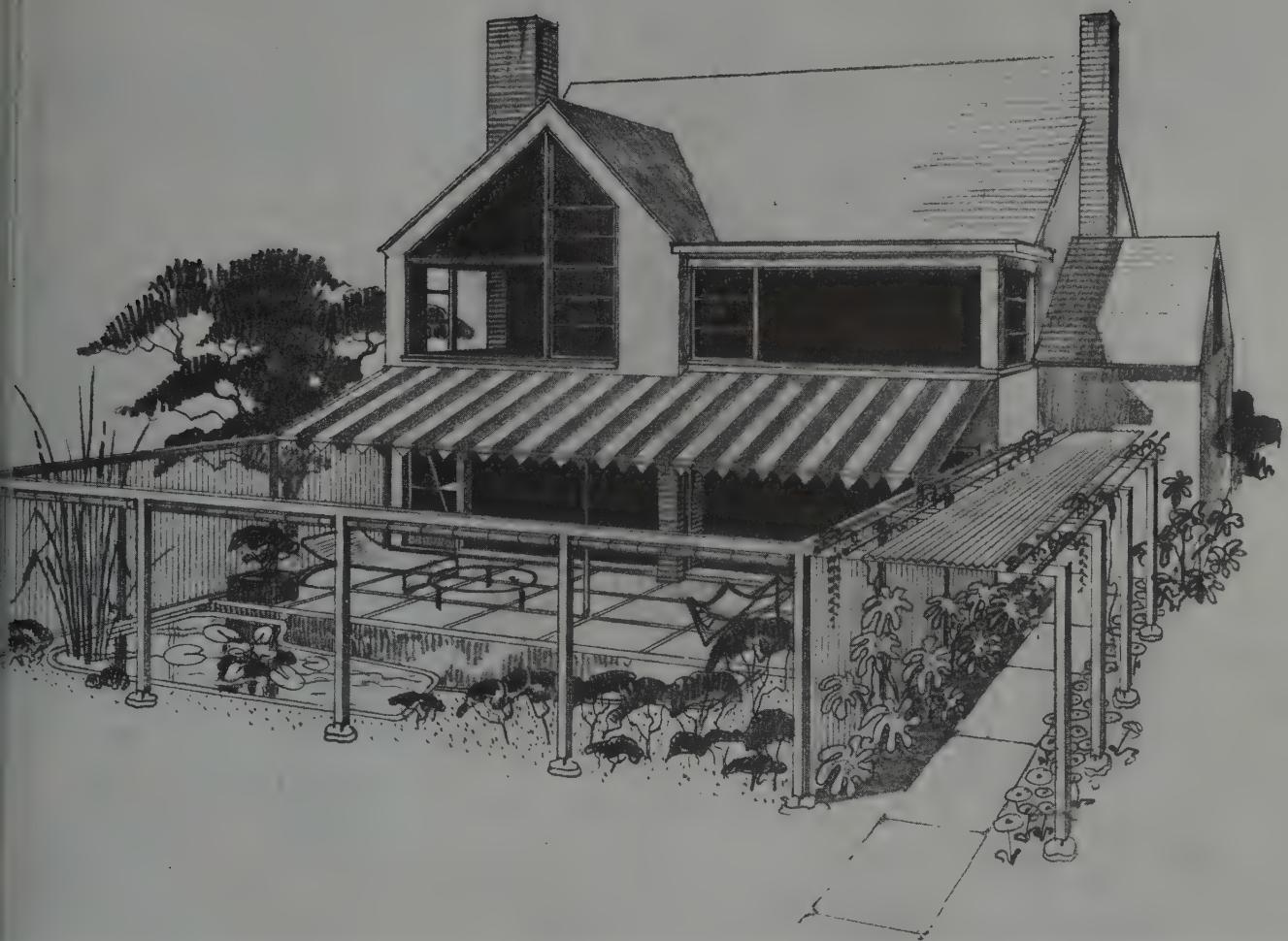
Architect: HARRIS ARMSTRONG, AIA
Kirkwood, Mo.



Covered walk to the front door adds charm and convenience to the house and would be a great sales asset. Sides and top are of translucent, corrugated plastic which can be added later if codes forbid a roofed structure. Several colors are on market.

3. Introvert





becomes extrovert, sheds years in process

Few modernizers or owner-clients studying this half-timbered 1929 stucco and wood house with an eye to remodeling it would end up with the imaginative job that Architect Harris Armstrong has sketched above.

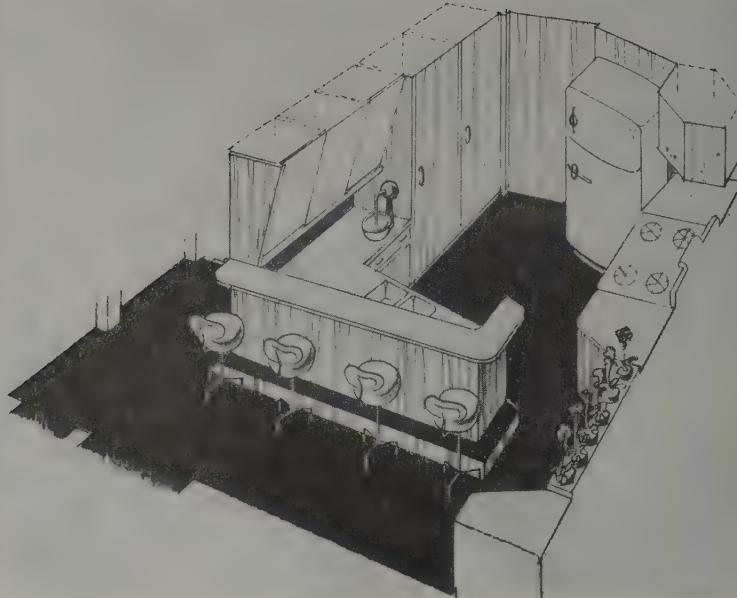
As Architect Armstrong examined the exterior and mentally walked through this house he found little that was attractive. The house was dark, rooms were boxy. There was only one old bath, closets were inadequate, the kitchen was poor, the main stairway badly designed. There was no garage. He decided a house of this size in a good neighborhood was worth spending some money on—and that the very minimum it needed was two and a half baths, a two-car garage and a modern kitchen.

How he revised the outside

He assumed that the house faced south and that it sat far enough back from the street to permit a new terrace, as shown above. He

fenced both sides with corrugated plastic, added a fence frame in front with roll-down bamboo screens which add privacy. A canvas awning, removable in winter, adds a smart color touch, gives shade to the terrace and keeps glare out of living and dining rooms. Over the entrance walk he also used a corrugated plastic cover, which the owner could install later if the building inspector frowned on it.

To integrate the terrace and its outdoor living possibilities with the house, Armstrong designed what amounts to a glass front. So much glass might scare the pants off some modernizers, but it produces magnificent space. Properly installed double glazing, with proper insulation elsewhere, solves the technical problems. Chopping off the drooping roof line and taking off the old-fashioned dormer on the front also contributed to updating the house and permitted an extension of the flat part of the roof to increase the size of the new master bedroom. Movable windows, suggested by the architect, are aluminum, awning type.



New kitchen is better in every way than old one. With one less door and the old dining nook turned into a breakfast bar, there is more storage space, more counter-top area. Considerably greater window area was added. Refrigerator had to be installed on the bias.

Every room was improved

A study of the old and new floor plans reveals how the architect made every room better, provided more space, more storage, more light, greater livability. He added the former front porch space and entry to the living room and combined the old dining room with living space. These changes plus the addition of big windows gave a brand-new character and a new spaciousness to the entire downstairs. He also got more space by modernizing the stairway and made a new opening from the rear of the living room to the back door, kitchen, carport and basement.

The old side porch under the portico was turned into a powder room and a guest closet. By jacking up this roof a few feet, he gained headroom to add a full bath upstairs.

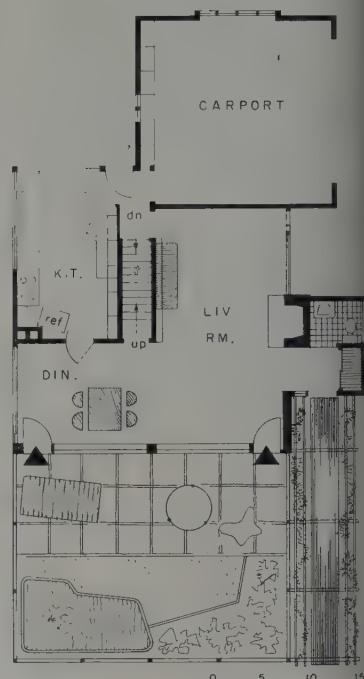
Armstrong knocked off the plaster and bric-a-brac from the old fireplace, sandblasted the brick, ended up with a handsome new fireplace as the sketch opposite shows. He removed an old corner bookcase (on the fireplace wall) and replaced a narrow window next to it with a wider window. A new bookcase was added next to the stairway. The old rear living-room windows were closed up by the new carport wall, but the living room can stand this loss because of new windows elsewhere.

The old kitchen had three doors and a great deal of wasted space. When Armstrong changed the lower part of the stairway he closed one kitchen opening, which gave him more kitchen storage space. He turned a former dining nook into a new breakfast bar and picked up some space from the old rear entry. The sketch above shows other kitchen details.

On the second floor the new design adds considerable space to the new master bedroom (most of which came from pushing out the front wall), and a new bathroom and new storage walls go far to modernize this room. Each of the other bedrooms also got new storage walls with more space than they had before. Estimated cost for all construction work: \$9,300.



SECOND FLOOR
AFTER



FIRST FLOOR
AFTER

doors at either end of glass wall in living room provide adequate ventilation as well as access to terrace

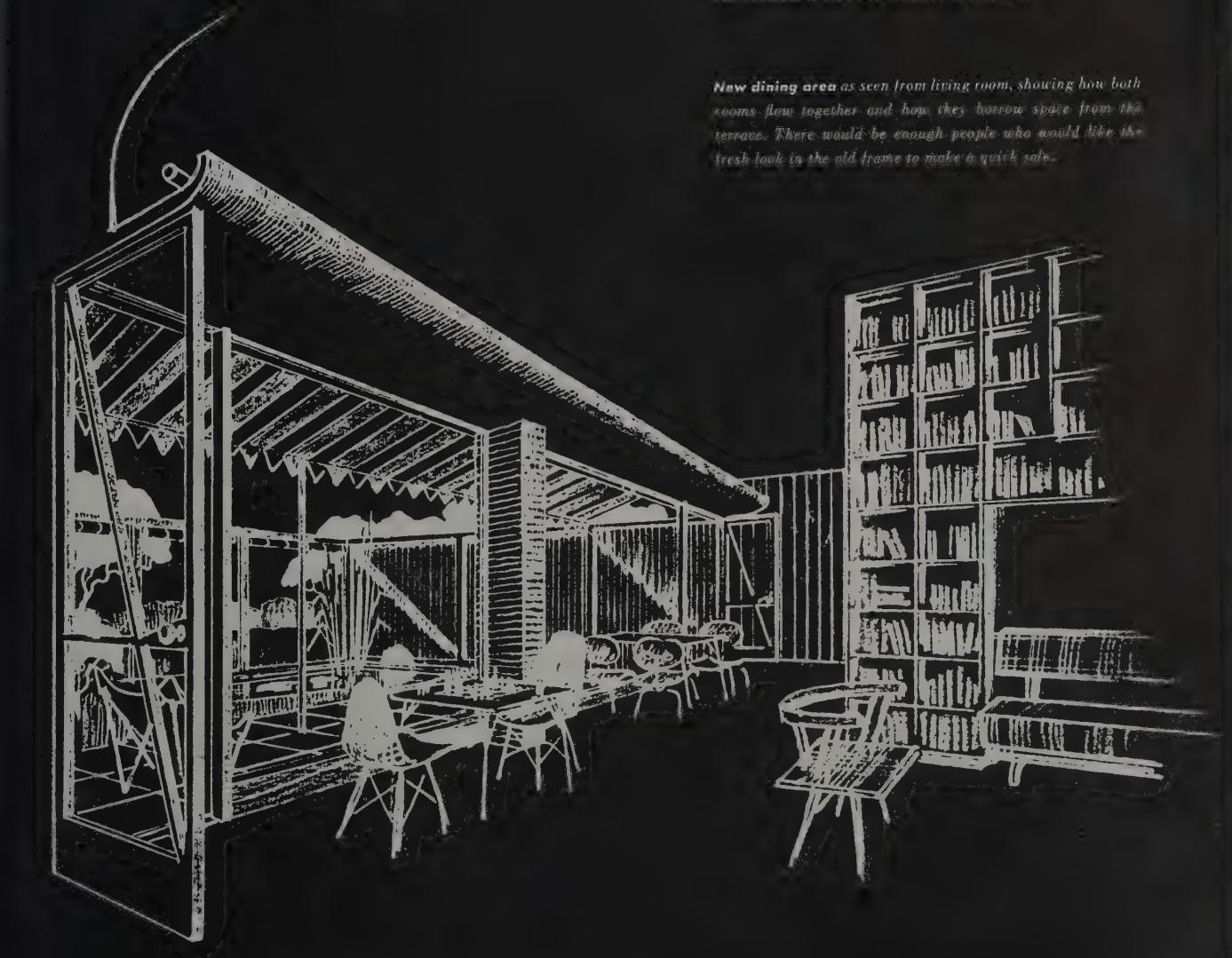


Bamboo blinds may be rolled down to give privacy to terrace and living room

corrugated plastic serves as roof for entrance terrace. If zoning makes trouble, this roof can be deferred.



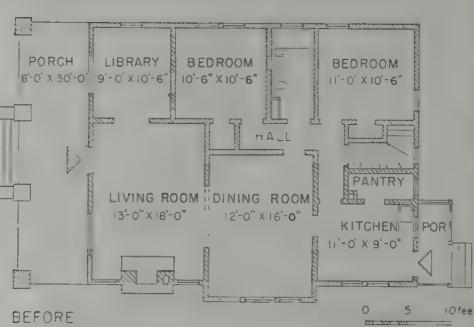
New living room with new powder room at right of fireplace and wider floor-to-ceiling window wall at left. Books at left are against stairway. Most old houses can be given sense of spaciousness if they are redesigned properly.



New dining area as seen from living room, showing how both rooms flow together and how they borrow space from the terrace. There would be enough people who would like the fresh look in the old frame to make a quick sale.



Before: This 35-year-old house needs more than a paint job to make it sell.



Architect: EDWARD H. FICKETT
Los Angeles



After: Clever architectural ideas give modernized version an attractive new look, add more space

4. Architect makes a silk purse from a sow's ear

Architect Edward Fickett assumed that a builder took this 35-year-old bungalow on trade, allowed \$7,500 for it, will spend \$3,000 on modernization.

Within his small budget he has ingeniously brought new life to this obsolete house, adding 20% more space and furnishing a lesson to remodelers who believe that nothing much can be done economically with old, small houses.

To get more living space:

- Moved front wall forward to enclose porch. Gain: 220 sq. ft.
- Moved front entrance to side, making living room, entry and dining area one large room.
- Moved dining room 3' toward kitchen.

To create a new third bedroom:

- Added front porch space to a 9' x 10'-6" library.
- Moved old library wall about 3' into living room (and by knocking out old closet, created straight-run hall for all bedrooms).
- Closed up a small side window in old library for better bed placement, but added a new double front window. (Thus he ended with a 12' x 14' bedroom, larger than either existing bedroom.)

To provide better storage:

- Built a new double storage wall in former library space that now gives 10'-6" closets to each of the two front bedrooms.

► Modernized the closet of the rear bedroom.

► Added a new guest closet (opposite entry).

For a better kitchen:

► Knocked out the old pantry, combining this space with the kitchen. Although he gave up 3' of space to the dining room, half of it was unusable. He gained more space than he lost, and by rearranging equipment and rear windows got a better kitchen.

For better furniture arrangement in living room:

► Provided over 30' of wall space against which furniture can be placed. He closed up windows on each side of fireplace, designed a new hearth. (Old living room had openings on three walls, fireplace on fourth, no proper wall space for furniture.)

To improve the exterior appearance:

► Removed ponderous front gable, which seemed to crush house.

► Gave front facade a new appearance with much glass.

► Added a trellised overhang to front and rear (improves roof lines, makes house seem lower and wider) and side overhang.

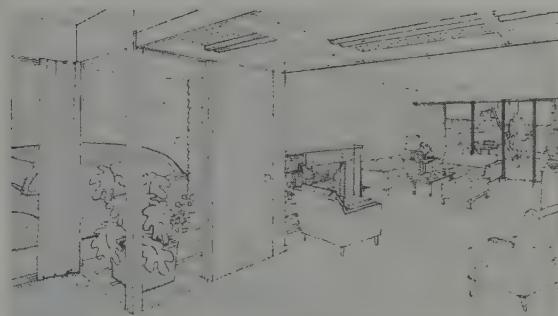
For better outdoor living:

► Designed a new front patio, raised to level of old porch and screened from street. (He assumed this would pass zoning rules.)

► Improved rear yard with new carport, outdoor storage, new service yard, rear fence.

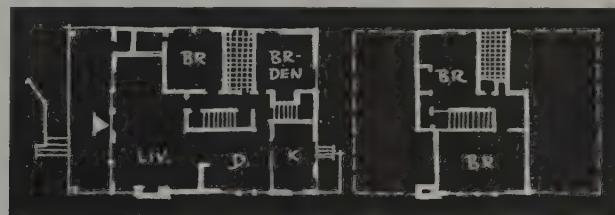


New master bedroom opens to terrace

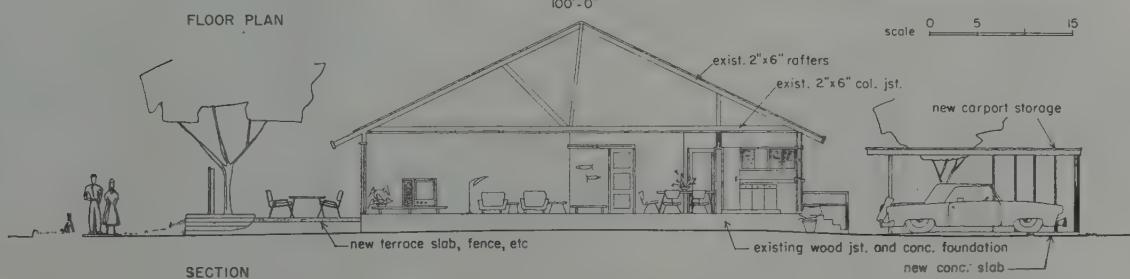
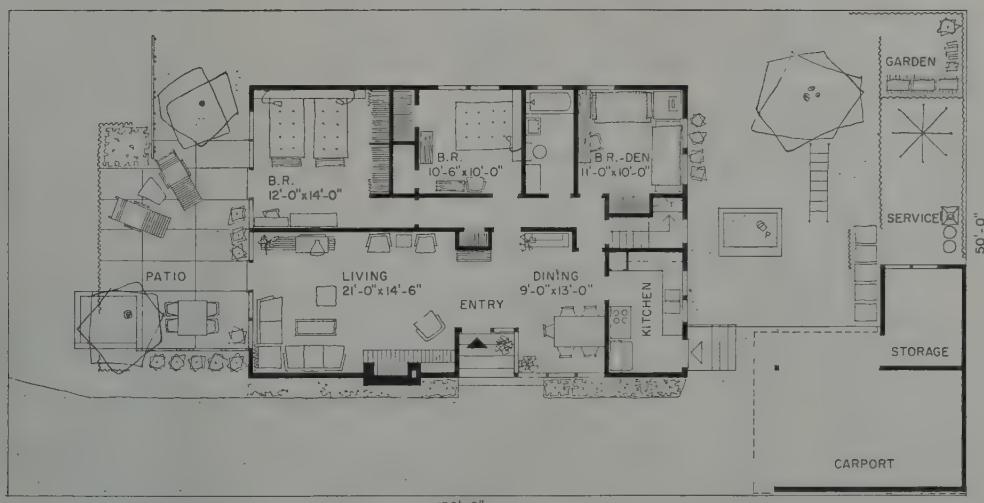


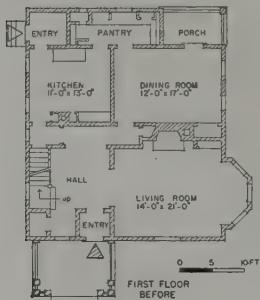
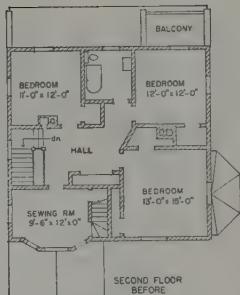
New entry affords dramatic view to the front terrace

Two-story version. Plan below shows a rejected alternate with two bedrooms, bath and new storage walls in attic. Front porch is not enclosed, but living room and library are combined, bedroom hall opened up and a new stair built. The pantry is eliminated.



Adds 20% more space





Before: A shingled house built in Massachusetts some 35 or 40 years ago, which has its counterpart everywhere. Without character or personality now, it has hidden possibilities to an architect who sees its assets.

5. Reducing diet slims down

Architect Stubbins treated this house as a musical-comedy director would a 40-year-old dancer set on getting back into the limelight. He put the house through a reducing diet that got rid of excess fat on all sides and the top.

He greatly improved the exterior by:

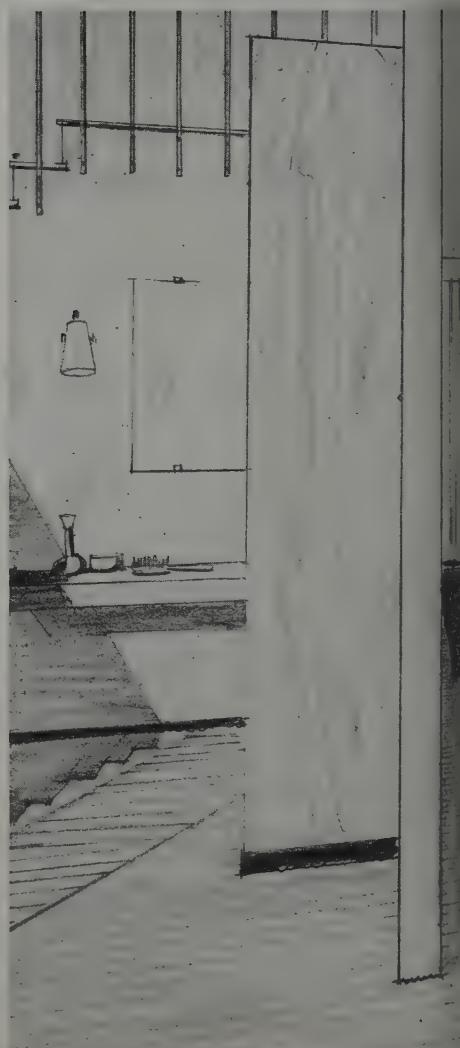
- Removing gables, substituting recessed windows.
- Replacing front porch with new brick porch, new railing, new front doors, new overhang of corrugated material.
- Adding new full-length living-room window lined up with door.
- Placing new window (to match other upstairs window) above entrance and redesigning the powder-room window.
- Replacing pregnant bay window at side with a plant window.
- Replacing old kitchen porch, rear porch and rear second-floor balcony by new rear door and handsome raised terrace.
- Modernizing left side with new windows at stairway and in kitchen, and rear with new sliding glass doors to terrace. Thus all four sides have modernized fenestration.
- New landscaping front and rear; new side fence, service yard.

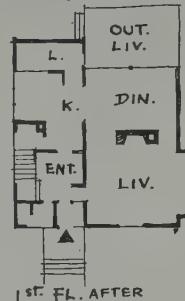
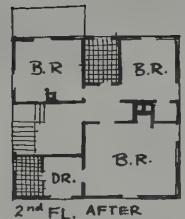
He modernized the entrance hall by:

- Turning almost useless space into a compartmented powder room with a new high window, adding a larger coat closet, modernizing the stair balusters, putting in a new door to the kitchen. New stair windows helped to add a fresh note to the whole entry.

He made the living room larger, more useful by:

- Knocking down the walls on each side of the fireplace, thus combining living and dining-multipurpose rooms.
- Adding new plant window and new floor-to-ceiling front window, which gives more light, helps make room seem larger.



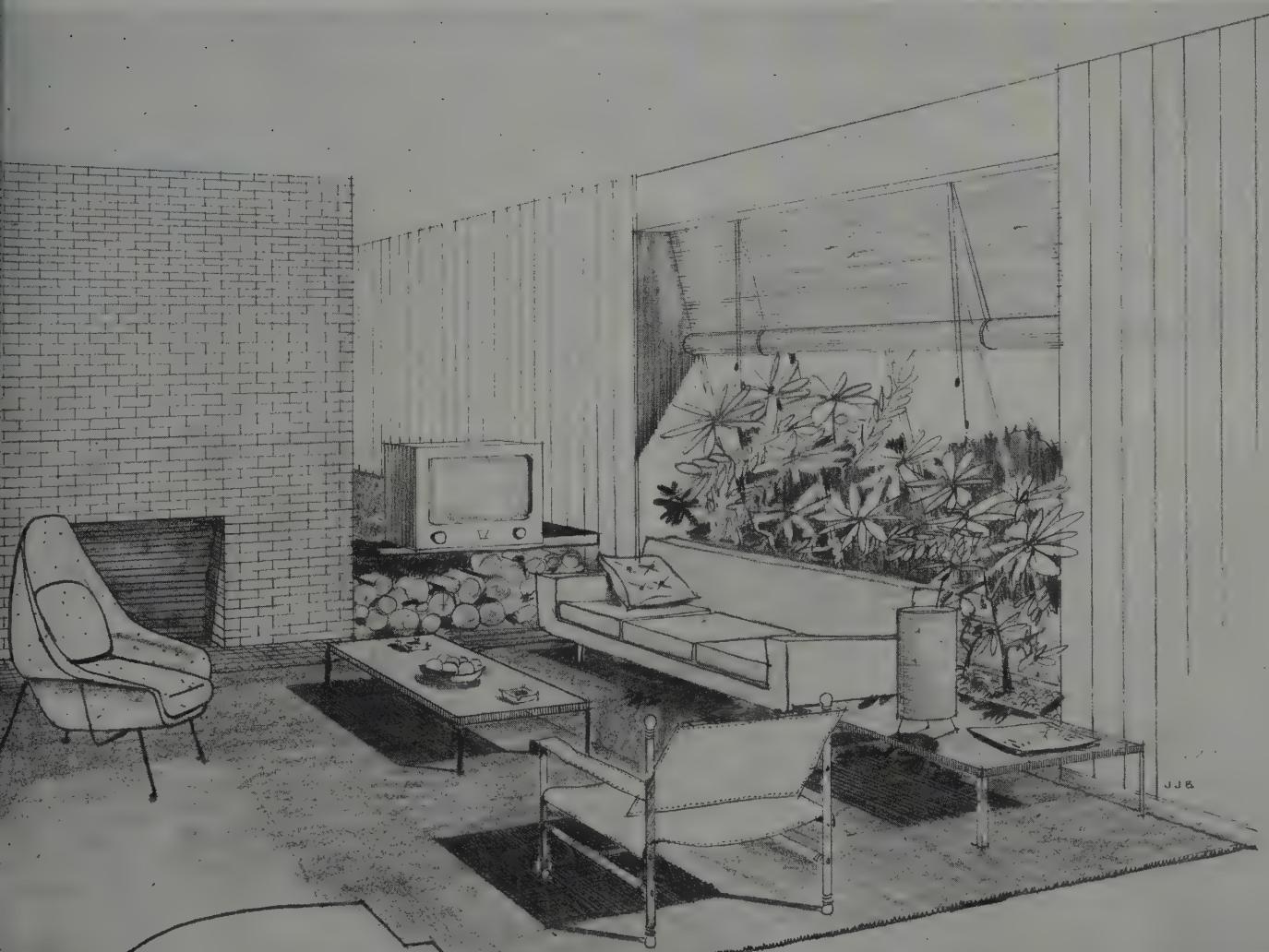


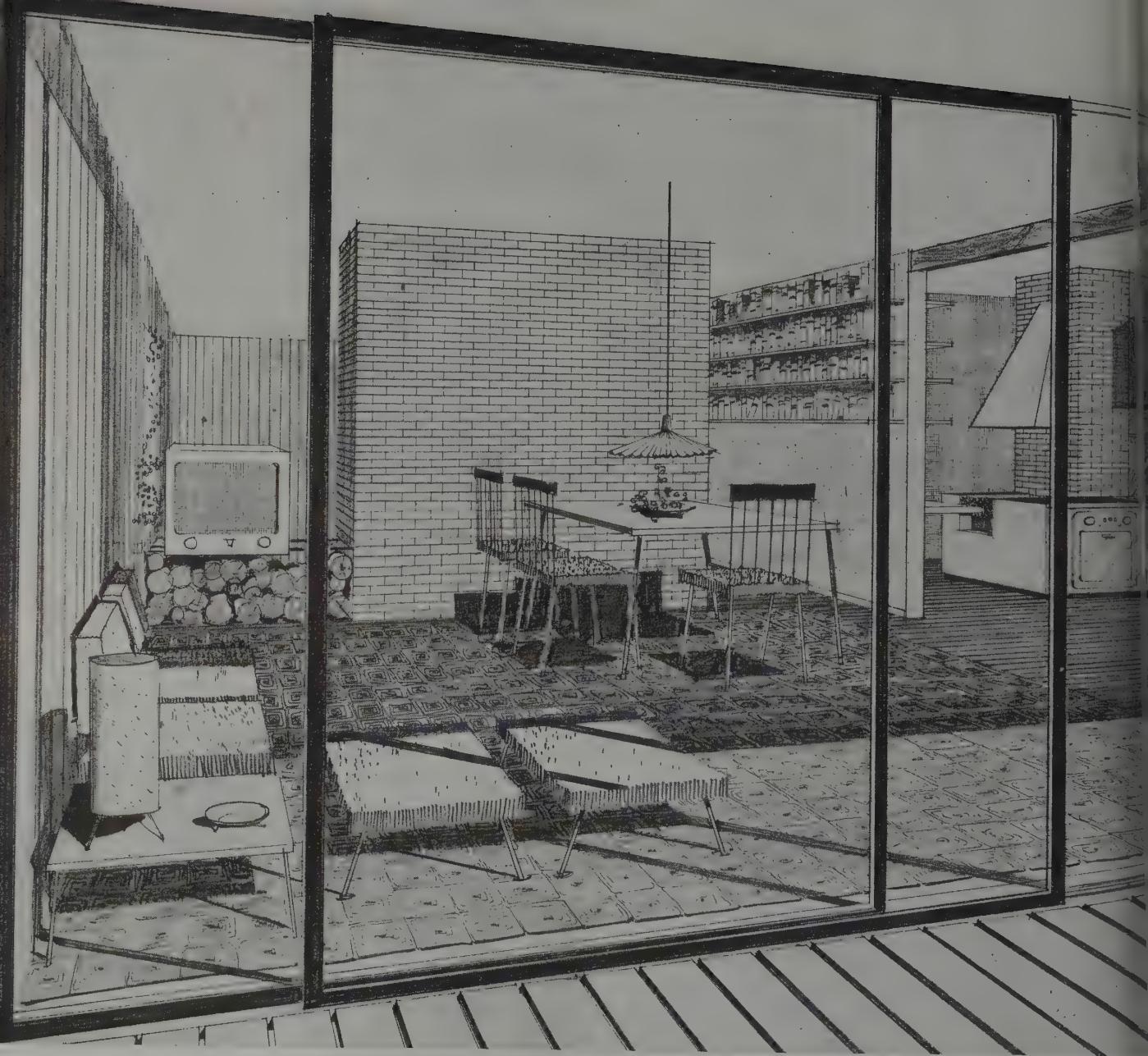
After: Under Architect Stubbins' deft touch the modernized house glows with a new charm that will bring a quick buyer if the neighborhood is right.

Bulging New England house

Architect: HUGH STUBBINS ASSOCIATES
Lexington, Mass.

Below: Living room, dining room at rear. TV set revolves to face either





Old house gets new multipurpose room,

Architect Stubbins' most spectacular achievement here is the combination dining room and multipurpose area. He made it from the old, rather dark dining room which was probably never used except at mealtime. This new room, open to the living room, kitchen and rear terrace (sketch above) would be in almost constant use by most families, especially ones with children.

While it would not be cheap to do, it would undoubtedly bring a quick buyer if the house were in a good neighborhood. Stubbins closed up two windows on the left wall above, added considerable masonry work to the old chimney, tore out the rear wall for the sliding glass doors, eliminated a partition to the kitchen.

In the kitchen he:

► Threw everything out and started fresh, transforming an impossible combination of kitchen, rear entry and pantry—with much

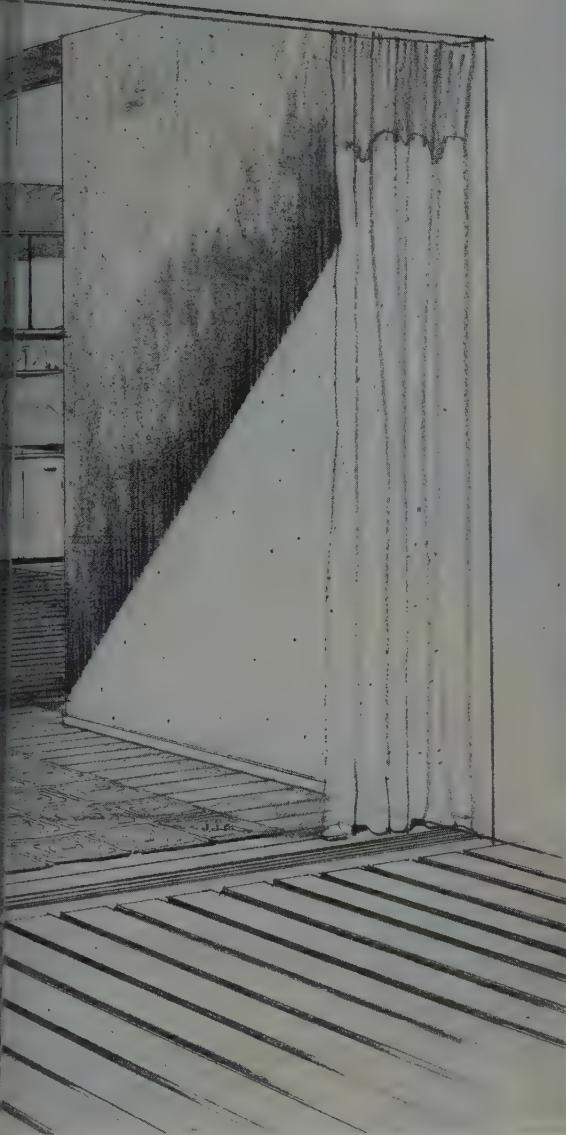
wasted space—into a modern kitchen that would go far in selling the new house.

► Opened up the kitchen to the dining-multipurpose room, greatly improved circulation also from front and rear entries and for serving food on rear terrace.

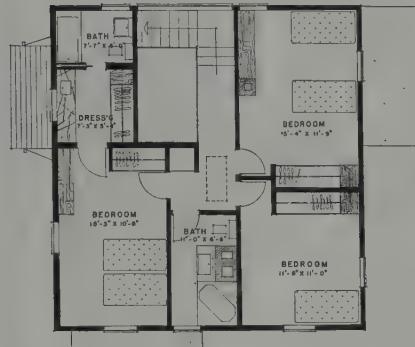
► Added sales appeal by including a compact laundry, divided oven and range, indoor barbecue, efficient U-shaped counters.

A good house deserves a genuine modernization

Thousands of houses like this come up for resale every year. Realtors or modernizers have the choice of making a few superficial changes, or doing a thorough remodeling. If a "quick shoe-shine" is all it gets, the house remains just an old house, pulling down the neighborhood, getting older every year. A thorough job such as this will save the house and help save the neighborhood.



Multipurpose room, left, with living area behind chimney. At right, completely redesigned and rebuilt kitchen has divided range, indoor barbecue, laundry and equipment. Glass sliding doors in foreground open to an elevated terrace for outdoor living.



ALTERNATE SECOND FLOOR • AFTER



SECOND FLOOR • AFTER

Second floor got a thorough rehabilitation. Old front sewing room became new bath and dressing room. Master bedroom was enlarged, got storage walls, fireplace. Other bedrooms also got new storage, plus re-located doors or windows. Attic stairs were replaced by disappearing stair.

ew open plan



FIRST FLOOR • AFTER

SCALE 0 5 10'

DRIVE



Chicago's Labor Day fire, which took 18 lives, spread so quickly that victims were trapped in their beds. Twenty minutes after firemen arrived from a station literally around the corner, the rear two-thirds of the four-story building collapsed as though hit by a bomb—as members of a blue-ribbon coroner's jury (right) saw when they poked through the ruins a few days later.



How US cities are meeting the challenge

Chicago tenement fire kills 18, adds urgency to biggest rehabilitation-conservation drive.

New Orleans, other cities make promising start, but some spots show danger signals of failure

"In 1952, there was a fire in Brooklyn in which seven people died, and everybody got excited about it. I would like to tell city administrators that the secret seems to be that if you can get them to die one by one nobody is going to get excited, but if they die in multiples of five and seven you are going to have trouble."

—Chief Asst. District Attorney Edward S. Silver of Brooklyn,
at H&H Round Table

Tragically enough, the truth of Ed Silver's analysis was borne out again last month. In Chicago, where private enterprisers are making one of the nation's most promising and certainly its most ambitious attacks on slums via rehabilitation and conservation, a tenement holocaust took the lives of 18 persons. City officials went into a flap. It was almost as if they had just heard of Chicago's sordid 18 sq. mi. of slums for the first time. Coroner Walter E.

McCarron (Rep.) accused the city building department of negligence. Building Commissioner Roy T. Christiansen retorted he needed more men and money. Cried the mayor's housing coordinator, James C. Downs Jr.: "The slum operators are today's white slavers. They ought to go to jail."

Such civic breast beatings usually follow slum disasters—in Chicago and elsewhere. But this one promised to serve a useful end: it strengthened the hand of the men like Downs, Mortgage Banker Ferd Kramer, Lawyer Laird Bell and Earl J. Kribben, assistant to the president of Marshall Field, who are laboring to make Chicago the biggest testing ground for neighborhood conservation and rehabilitation in the nation's history. Their growing success was all the more fascinating because Chicago has the nation's second worst slum problem (No. 1—New York); a huge Negro ghetto which is pushing its way into white neighborhoods at about the rate of a block a week and creating an underlying unrest which nobody in Chicago talks much about and the local newspapers treat most gingerly in the wise hope of minimizing racial friction. In Chicago are found nearly all of the obstacles to a rehabilitation program that are found anywhere. So are found the sharpest legal tools yet forged to deal with blight-tools far sharper than pioneering rehabilitation cities like Baltimore and Milwaukee have even considered.

The process of civic awakening in Chicago has been gradual.



In the alley behind the burned tenement a young woman in the crowd yelled to investigating coroner's jurymen: "How would you like it if you were scared to go to bed at night? This could have happened in our buildings. Wherever you live, it could happen to you."



At Inquest, Dr. Herman Bundesen, Chicago's health commissioner (right) told Coroner Walter E. McCarron (left) there was little his department could have done to prevent the defective wiring blamed for the fire. Scapegoat was Chicago's bumbling building department, which gave the tenement a clean bill of health a year ago.

of rehabilitation

A year and a half ago, neighborhood councils alarmed by rising crime rates, muggings and illegal conversions began organizing to demand better law enforcement. Last March, just after a city-wide committee of the Metropolitan Planning and Housing Council completed a blueprint for attacking blight through conservation and rehabilitation, a rat gnawed a nine-month old Negro child to death as she lay in her crib in a South-side slum. The rat bite also gnawed at the conscience of the Chicago *Daily News*, which presently unfolded one of the most thoroughgoing slum exposés in recent years (H&H, July '53, News). There is no evidence that the theorists of rehabilitation persuaded the *News* to act or indeed had even talked to top editors about their program—an omission which could be fatal to rehabilitation in cities with less aggressive newspapers. The timing of the *News* series was all but perfect. It moved the rehabilitation-conservation program along a lot faster than people in Chicago usually expect things to happen. Within three months:

1. The Illinois legislature amended its unused 1941 neighborhood redevelopment corporation law into a sharp tool for plucking rotten apples from neighborhoods threatened with blight (H&H, Sept. '53, News). The old law gave private nonprofit corporations composed of property owners power to condemn up to 60 acres of slum property for rehabilitation. Amendments stretched this to

cover 160 acres as well as conservation neighborhoods—threatened by, but not yet slums. Last month, the Chicago city council adopted enabling ordinances and Mayor Kennelly named redevelopment commissioners. The University of Chicago and other large property owners in the Hyde Park district prepared to use the new law to erase five dilapidated buildings on a block near the campus, build 47 new row homes. The commission would let this become the test case to determine constitutionality of a) the right of eminent domain in a conservation area and b) whether consent by 60% of property owners in a redevelopment area is enough.

2. The legislature adopted an Urban Community Conservation Act empowering cities to name a conservation board of five residents to designate and recommend improvements for specific conservation areas. The board could be given the power to enforce ordinances and, with court approval, to repair property not conforming to law and place a junior lien against it to cover costs. The board could also condemn property necessary or appropriate to a conservation plan and resell it to the highest bidder. Restrictions on reuse of land would be few. It could be parks, schools, garages or any other use in conformity with an approved plan.

On Sept. 22, a city council committee recommended an ordinance giving a conservation board about two-thirds of its potential powers. It could designate conservation areas, but would have to submit plans for their rehabilitation to the council for approval (which might enmesh the program in politics and special privilege). It would have power to condemn property, repair it and bill the owner, and to initiate zoning changes, but would not take over city-wide building inspection, the notable weak link in Chicago's attack on slums. In any case, it will take a year to establish constitutionality of the conservation act. Chief questions: can the city use its right of eminent domain in conservation areas; can it use public funds on repairs to private property?

A bizarre shakeup for a fresh start

While courts considered Chicago's new anti-slum weapons, the city was going to work with the weapons at hand. A neighborhood conservation commission created last April under the chairmanship of Downs had certified four conservation areas covering some 5½ sq. mi. on the fringe of the slums. Into the areas had gone teams of building inspectors who so far had examined 11,485 buildings, issued 4,995 violation notices. Compliance hearings will begin soon. A move was underway to organize a private fund like Baltimore's Fight Blight fund to finance repairs by impoverished owners who cannot get them from normal sources.

To reorganize building inspection, which the *Daily News* exposed as riddled with false compliance reports, Chicago had Lt. Gen. Richard J. Smykal, a homebuilder from suburban Wheaton, Ill. and former head of the Illinois National Guard. Smykal, at 52 an erect six-footer with iron-gray hair, had the title of special deputy building commissioner. But Mayor Kennelly said his authority to clean up lax inspection supersedes that of Building Commissioner Christiansen, an architect who keeps his political fences mended but seldom if ever rejects a man city hall sends him for a job. Smykal faces a tough job. Building unions dominate Christiansen's office. A phone call from Steve Bailey of the plumbers union gets more action than one from the mayor. Moreover, the building department clings to a bizarre system of jurisdictional inspections which means it takes about four inspectors to bring a



Richard J. Smykal

case against one building. Smykal hopes to persuade the building trades to go along with him toward easing craft inspection lines. He thinks he can convince them that an efficient inspection force would stimulate so much building repair business that unions would be shortsighted to oppose it. But so far, AFL construction unions have joined public housers, some planners and architects in quietly opposing Chicago's conservation plans. (It was this opposition which led to the "two-thirds compromise" when the city council got around to implementing the conservation commission law.)

The monster of race prejudice

Last month, more important opposition popped up. The Chicago Plan Commission was persuaded by Banker Frank J. Rathje to adopt a resolution calling for a halt to all slum clearance, except in emergencies, until every slum dweller thus dislocated could be rehoused in a standard dwelling without overcrowding. It specifically urged that Smykal's enforcement efforts stop short of removing any families from overcrowded slum dwellings. In such backhanded fashion, race prejudice was enlisted not only against rehabilitation but also against redevelopment. If the city council approves the resolution (anybody's guess), the \$40 million slum clearance project around Michael Reese Hospital may be scrapped. The resolution admittedly was the result of concern by Rathje and many less vocal Chicagoans about the infiltration into new areas of those dislocated by slum clearance. Most of Chicago's slum dwellers are Negroes.

The Illinois Society of Architects and the Chicago Building Trades Council adopted resolutions criticizing Smykal's appointment. Chicago ordinances require the building commissioner to be 1) a Chicago resident and 2) an architect. Smykal is neither. For the architects, such action looked like a sop to Commissioner Christiansen, who has been sulking in his city hall office since Smykal was made deputy to reorganize his department for him. Christiansen is popular enough to have come within a few votes of being elected president of Chicago's AIA chapter only a few days before the *Daily News* stories pulled the rug from under him.

From public housers: covert and overt hostility

To most public housers, in Chicago and elsewhere around the nation, rehabilitation programs seemed to threaten their empires—a fact which leads rehabilitation experts to counsel exclusion of public housers from city committees working on the problem. One of rehabilitation's and conservation's most vocal critics is Executive Secretary Elizabeth Wood of the Chicago Housing Authority. Said she recently: "Conservation without new housing is a failure. Every time you conduct a conservation program you give a dividend to slum landlords . . . because you give them more customers. We are unchopping chopped-up housing and forcing people to create new slums elsewhere." In a Labor Day broadcast, AFL Secretary-Treasurer William F. Schnitzler derided rehabilitation as a "smokescreen." Cried he: "Don't let your community carry on a slum clearance program that does not also include public housing." Only a few public housers so far have expressed the moderate view of Mrs. Dorothy McGuire, executive director of San Antonio's HA: "Any public houser who condemns rehabilitation is just plain crazy. It's a valuable adjunct in the drive to clean up the slums."

Philosophers of rehabilitation pray the program will not get tangled in a broad fight with public housing. But the insistence that you cannot clear slums without public housing raises the fundamental question of whether the responsibility for providing shelter rests with the individual or with his government. It is basically the old battle of welfare state vs. free economy.

The long-range answer, as Jim Downs sees it, is this: "Not only do we have to build houses to accommodate both the people who are now overcrowded and the growth of our population, but we also have to be willing to move the people into them. Up to now racial tension has prevented us from doing so. . . . Eventually we must lower the density in overcrowded areas by allowing people to move directly to outlying districts."

Before private enterprise can do that, old prejudices will have to melt and better financing will have to become available. In the interim, setting up rehabilitation programs will take a lot of hard work. Basically, rehabilitation must overcome the ignorance and inertia that is the trade-mark of the American city hall. For if rehabilitation is to succeed widely, a lot of little men in high local places will have to make some big decisions and make them right.

LOS ANGELES: The building department gives rehabilitation a sales approach

In Los Angeles, four ordinances went into effect last December giving the department of building and safety both responsibility and power to do a rehabilitation job (H&H, Jan. '53, News). By last month, Building Chief Gil Morris' tiny ten-man team of inspectors had found 1,354 residential buildings (with about 2,700 dwelling units) capable of rehabilitation. Of these, 592 had been renovated or were under repair. The inspectors ordered another 526 buildings torn down as unfit for habitation. Morris had money to hire another 30 field men to speed the attack on Los Angeles' estimated 60,000 substandard units. But he was choosing inspectors for their ability to sell home owners on the advantages of renovating disreputable property. Such men, said Morris, are hard to find.

Since HHFA and the Los Angeles city council agreed with newly elected Mayor Norris Poulson to cancel the 4,000 units of the Elysian Park and Rose Hill public housing projects, no organized opposition faced the rehabilitation program. And Morris reported many financially pressed owners were putting themselves even deeper in debt for repairs than his department thought they should—for the pride of a respectable home. Many enthusiastic rehabilitation prospects, he noted, can get a TV set on credit, but not a home-repair loan.

Operation Facelift tied rehabilitation to the Parade of Homes celebration of National Home Week in Van Nuys, a Los Angeles suburb. For \$5,500, the San Fernando Valley Building Contractors Assn. transformed the 40-year-old house pictured on the easel into the one behind it, including installation of a gas range, air conditioning, an automatic laundry. Inspecting the results (*r to l*) are NAHB's Yates Cook, Parade of Homes Queen Cathie Righter, Fritz B. Burns, chairman of NAREB's Build America Better committee, and San Fernando BCA President Ernie Becker.



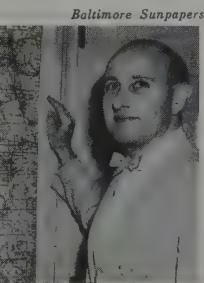
DETROIT: A city suddenly wakes up to its long-neglected problem

When rehabilitation programs begin with broad enough community backing, they generate spontaneous extra enthusiasm. It is a little like nuclear fission. When a rehabilitation drive catches the imagination of enough people who matter in a city, it suddenly explodes into action. Detroit assigned housing rehabilitation to its Health Dept. in 1941. Since then, the city has been, in the words of Director A. T. Dempster of the department's sanitary engineering bureau, eliminating substandard housing at a "slow crawl." But last April, the city council was persuaded to appropriate \$50,000 to put more steam into neighborhood conservation. Last month, the Health Dept. picked an eight-block neighborhood of advancing blight for a pilot rehabilitation job. Two weeks later, when officials took newsmen on a tour of the area, they found several homes had already blossomed with new coats of paint. Said one health official: "Cleanliness is contagious. What these few property owners have done already can and will start a chain reaction, especially if we show the way." Even amid such enthusiasm, there were danger signals. Mayor Cobo had mixed city officials and private citizens on his 28-member committee to formulate the program—a procedure which NAHB opposes because it gives career administrators a lever to perpetuate the status quo. If the conservation program succeeds with a health official in charge, it would be a rare case. Nobody was thinking yet about centralizing housing inspection or writing a housing code with a maximum density provision. But subcommittees were considering plans to stiffen enforcement by setting up a local hearing board to pass on code violation complaints, and plans to create a housing court. Detroit had a lot to learn, but it was beginning.

BALTIMORE: Another staffer quits as the Baltimore Plan begins to shrivel

Last March, four of the 16 members of the advisory council to Baltimore's housing bureau resigned in protest against politicians' refusal to give their fight against blight powers they thought were equal to the job (H&H, Apr. '53, News). Two of the resignees: FHA Commissioner Guy T. O. Hollyday, Mortgage Banker James W. Rouse, now chairman of President Eisenhower's housing policy subcommittee on rehabilitation.

Since then, the slum renovation plan that has spread across the nation has been slipping in the town that gave it its name. Even in its heyday under hard-driving Yates Cook (who quit Baltimore in March to join NAHB), the Baltimore Plan touched only about 300 of the city's 2,100 slum blocks. A big reason for slow progress was that the slum-fighting housing bureau stayed where it was born: under the thumb of Health Commissioner Huntington Williams, who stifled it in layers of red tape. Despite Yates Cook's protest resignation, Mayor Thomas D'Alesandro—a man not noted for his insight into slum problems—left Dr. Williams in full command. It surprises few, therefore, that Cook's successor as head of the housing bureau Franz J. Vidor, has spent his time playing cozy with people who sniped at the plan. Last month, Baltimore suffered another resignation, that of Miss Shirley Biddison, senior member of the housing bureau's administrative staff, who had been in charge of its pilot area program since 1951. Said she: "The direction the housing program in Baltimore is taking has changed. I am not in agreement with the change."



Franz J. Vidor



NEWARK: A city with a notably hard problem decides on rehabilitation

One cloudy Wednesday last month, G. Yates Cook, NAHB's tanned and resilient professional crusader for slum rehabilitation, flew up to Newark, N.J. from New Orleans, where he is on loan to start the city's anti-slum machinery. As it is on the average of three or four times a month in a fresh city, Cook's mission was to build a fire under local rehabilitation efforts. What he found in Newark was both discouraging and hopeful. It also typified the status—and much of the problems—of rehabilitation in the bulk of US cities.

The 1950 Census labeled 13% of Newark's 124,000 housing units sub-standard. It is a tough industrial city, even smokier than Manhattan, and notably devoid of an upper middle class residential section. Yet Newark had just named a rehabilitation committee. After making the inevitable speech (in this case to the New Jersey Home Builders Assn.), Cook met privately with Newark Mayor Leo P. Carlin and Public Affairs Director Salvatore A. Bontempo. He soon found the top two Newark officials knew less than they might about their town's blight. Cook, visiting Newark for the first time that day, had snapped Polaroid pictures of the scene pictured at the top of this column.

Reported the Newark Evening News: "They showed an old house which had been kept in good condition by its owner only to have its value threatened by a crumbling building next door. Neither the somewhat startled Carlin nor Bontempo recognized the scene, nor did Dr. Aaron Haskin, city health officer, who sat in on the discussion. . . . 'That building ought to be torn down,' said Cook, 'especially when the owner next door has had the spirit to fix up his place. He has put on shingles and is painting the fence.' Haskin replied that the city cannot tear down such a building unless it goes through the cumbersome process of having a grand jury presentment handed up. This is required by state law, he said. 'Then you should have the state law changed,' said Cook."

If Newark had a discouragingly tough problem, its officials made the usual sounds about meeting it. Said Bontempo: "We are determined to undertake this sort of program and apply it vigorously. We are going to roll up our sleeves and show the nation a job."

OMAHA: Despite official indifference, rehabilitation gets a good start

Omaha has plenty of laws to compel rehabilitation. But nobody has ever tried to enforce them. One city ordinance declares that any building "unfit for human habitation or which in any way endangers the public health" may be torn down at city expense and the owner assessed the cost. City-County Health Director Edwin Lyman calls it "almost unenforceable." Chief Building Inspector George W. Houghton and his four aides condemn buildings only if they are structurally unsound. Since 1945, they have condemned about 30 a year, mostly barns, sheds and ga-

ranges. Many of these still stand. The city appropriates no money to enforce demolition. About 10% of Omaha's residential area has substandard homes, mostly in Negro neighborhoods. A collar of run-down homes chokes the downtown business district. Omaha's slum problem is not acute, compared, say, to New York's or Chicago's, but as Mayor Glenn Cunningham observed recently, slum clearance has been "kind of dying on the vine" since the city decided in 1950 to reject federal funds for Title I redevelopment.

Against such municipal indifference, a rehabilitation drive was making remarkable headway last month. Last April, the Omaha *World-Herald* assigned Reporter Hollis Limprecht to a six-article series on Omaha's slums and the Baltimore Plan. The Omaha Real Estate Board went into action, led by wealthy N. Phil Dodge Jr., who is an active member of Omaha's Urban League. After drafting a plan soundly modeled on NAREB and NAHB blueprints, a committee decided to make haste slowly, woo doubters like the city council and fire department by showing that rehabilitation can work in a test alley. They picked a three-block strip in the heart of the Negro district, but one with 90% owner-occupied homes. Chief deficiencies: poor sanitation, rubbish, overloaded wiring. One contributor: the city had not been collecting refuse. The average cost of repairs to bring properties up to standard was estimated between \$300 and \$400. The mortgage indebtedness of the test area showed owners could afford it: most mortgages ranged from \$300 to \$1,000.

To lull suspicions and open doors, the rehabilitation committee persuaded a Negro minister, C. C. Adams, to become the neighborhood committeeman. On R-Day (rehabilitation day), volunteers recruited by Adams and others heaped six trucks borrowed from the city with 85 loads of rubbish. By the end of August, when the city had the alley repaved, neighborhood enthusiasm reached such a pitch that property owners were tearing down ugly fences of their own accord, raking yards, repairing sheds,

even planting grass. Children claimed the alley as their own. City hall was besieged with requests for new alleys from other Negro neighborhoods. When the time came for a reinspection of the pilot alley, the lone owner who had ignored the committee's suggestions for repairs was Realtor David T. Bowman. Said Realtor Dodge of Realtor Bowman's decrepit boardinghouse: "Everybody else in the neighborhood is ashamed of it now." Said Bowman, after the reinspection team recommended the city condemn his boardinghouse: "I want to do whatever the committee requires."

SAN FRANCISCO: When nobody watched, rehabilitation's funds were cut off

San Francisco started a slum-prevention program in July '52 based on cooperation by health, fire and public works departments in enforcing existing codes. It followed a campaign by the San Francisco *Examiner* which won its writers, Gale Cook and Sherman Miller, a \$500 Catholic award. Inspectors, chiefly health department, made door-to-door inspections in slum fringe areas, citing owners for violations. For recalcitrants there were monthly condemnation hearings before the city health director. It was tacitly understood that the departments would function with their existing staffs until this fiscal year. Much fanfare accompanied the program's start. All the city officials and civic leaders climbed on the bandwagon.

But when the health and public works departments came up with budget requests this year, Mayor Elmer Robinson snipped out items for more manpower. His explanation: the fire department did not ask for more funds, so the program was not properly coordinated (which is an understatement: it is not organized right). Nobody noticed what happened until the *Examiner* asked the health department for a progress report. Recalls one staffer: "Naturally, things hit the fan then. We roasted everybody in sight." Said an editorial: "It is just another example of inertia in government . . . The shameful truth is that no one in our city government has enough sincere interest in the program to keep it going." After that, the mayor hastily approved supplemental budget requests. Rehabilitation probably will be going soon again.

REHABILITATION GETS A BIG HAND FROM UNCLE SAM

The economy-conscious Eisenhower administration, perhaps realizing the impossible cost of ending slums through redevelopment and public housing alone, is giving rehabilitation unprecedented federal support. The leverage was provided by Congress, which wrote this clause into the current appropriations act for HHFA's Title I urban redevelopment program:

"Before approving any local slum clearance program . . . the administrator shall give consideration to the efforts of the locality to enforce local codes and regulations relating to adequate standards of health, sanitation and safety for dwellings and to the feasibility of achieving slum clearance objectives through rehabilitation of existing dwellings and areas."

Although this is only slightly different from the language Congress wrote into the 1949 Housing Act which created urban redevelopment loans and grants, HHFA for the first time is taking it seriously. Before the 70 cities now seeking federal money for redevelopment get any, they must

furnish HHFA with 1) a signed statement by the mayor or city manager outlining the scope of code enforcement efforts—expenditures and personnel, number of violations filed annually and their disposition; and 2) a resolution by the governing body "reciting findings and conclusions . . . on the structural condition of the property and the practicability of rehabilitation at a reasonable cost."

Meanwhile, FHA and the Presidential Housing Advisory Committee are studying how to offer better financing for rehabilitation—which will almost surely require new legislation. As Commissioner Guy Hollyday pointed out in a recent Baltimore talk: "Today there are areas into which FHA will not move. They are blacklisted and they should be." His thinking: if cities undertake comprehensive rehabilitation programs, FHA could insure loans where it now cannot. FHA also is studying the desirability of higher percentage loans on rehabilitated homes, longer amortization than is available under Title I.

NEW YORK: A near-hopeless case.

Reasons: rent control, city officials oppose program

Despite tub thumping by State Housing Commissioner Herman Stichman, New York's accomplishments at slum rehabilitation have been negligible. The city is not only still saddled with rent control which inhibits landlords from repairing property, but City Construction Coordinator Robert Moses opposes rehabilitation. He is probably powerful enough to balk it even if the building department were not undermanned and weakly led, as it is. Still worse, the inpouring of Puerto Rican immigrants atop the war and postwar influx of Negro population is leading to countless illegal conversions as the Harlem racial ghetto expands in all directions even down fashionable Fifth Ave. and right behind the imposing apartment houses of Central Park West. The newspapers and business leaders of New York, with their eyes generally focused on the nation or the world rather than their own city, give little evidence so far that they realize the situation can menace their livelihoods. In its haste to blast old neighborhoods off the map and replace them with public housing or redevelopment projects, the city is tearing down some buildings that at least one NAHB leader thinks could well be repaired. Middle-class Manhattan dwellers are moving suburbward in such numbers that some experts have suggested the city, already in financial straits, may soon become a metropolis of only the rich and the poor.



Cities Organized Reconstruction Institute was small enough to permit question-and-answer sessions, private conferences with the delegations from San Antonio, Memphis, Ft. Worth, Birmingham and Santa Fe. Mayor Morrison of New Orleans (speaking, left) told the 50 students his city had "really made some headway" with new setup and can "show the light" to cities that are "growing as we were."



Field tour (above) provided institute-goers with firsthand view of blighted areas typical of New Orleans. Students also saw two-family apartment (left) renovated by Slum Landlord Label A. Katz (second from left), an enthusiastic rehabilitation booster. Katz said he spent \$6,500 to install baths and complete kitchen facilities, add a third apartment, and upped total rents from \$60 to \$135 a month. A poll among his slum tenants, he added, found a surprising 100% approval of rent increases from \$10 to \$15 a month after renovation. He found they lived in run-down units because they could find no others, though they could pay more.

NEW ORLEANS, with much NAHB assistance, gets the nation's best integrated program well begun

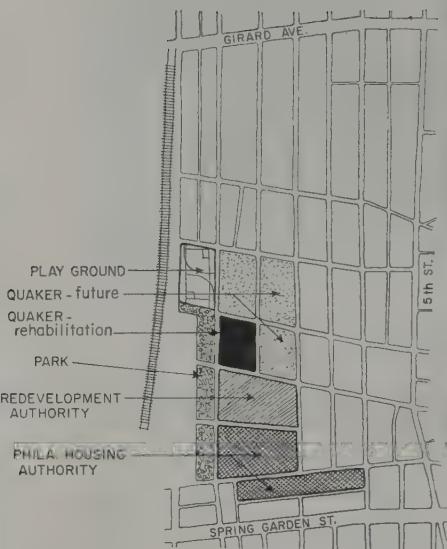
In its effort to put a new face on aging American cities, NAHB is putting its biggest bet on New Orleans, one of the nation's oldest (est. 1718). It makes a good test city. Because New Orleans is hemmed in by the Mississippi, Lake Pontchartrain and the marshy "trembling prairie," it grew up in checkerboard fashion. Some of its finest homes are only a block from slums. Land values remain high—even in blighted areas—making complete redevelopment too costly. New Orleans' old cypress houses are generally well built, though many wear a poverty exterior to help keep tax assessments down. The 1950 census showed 17% of the city's 170,000 dwellings were dilapidated or lacked running water.

Last May, Mayor deLesseps Morrison put his chips on rehabilitation after a broadly representative committee of civic leaders began studying its mechanics. The mayor ordered the city's Housing Authority to drop its \$100 million, 25-year slum clearance plan based on public housing. Said he: "In plain words, 80% of our trouble can be remedied without the necessity of expropriating private property, but through private owners correcting sub-standard conditions of their own property." After that, things moved fast. The citizens' committee handed "Chep" Morrison a blueprint for rehabilitation and in less than a month, the mayor pushed it through a cooperative city council. Included: a new minimum housing standards ordinance, a new department of slum prevention and housing improvement with full power to enforce anti-slum laws. Wisely, New Orleans had consulted with experts at every stage of the way. Only the budget, \$10,141 for five months

to Jan. 1, seemed skimpy. Next year, rehabilitators want \$103,000.

In August, the city found itself ready to begin rehabilitating. But it had no experts in rehabilitation to run the new department. Stepping into the breach, NAHB loaned Yates Cook. Last month, workmen began tearing down rickety fences and shoveling away rubble as a one-block pilot rehabilitation job started to show New Orleans and the nation what can be done.

Meanwhile, Cook borrowed a leaf from military techniques to help speed rehabilitation in other US cities: he held a training school for leaders, dubbed it the Cities Organized Reconstruction Institute. The first class met in mid-September in New Orleans, got a detailed "how to do it" course in organizing for rehabilitation. Main points: 1) get the mayor to name a citizens' study committee of about 18 persons so a real cross-section of the community can be included; 2) in about 120 days, the committee should recommend a definite program after studying available data on the physical quality of housing, causes of slums and blight and methods of financing renovation (the committee should finance its studies with contributions—New Orleans raised \$3,500 for this); 3) get passage of needed local laws (including a housing code if lacking) setting up a rehabilitation department as a separate entity in city government. New Orleans Health Commissioner Thomas Brahney noted that without a single agency he found it "unwieldy and difficult" to get inspectors from all the city departments concerned to work in concert in a slum area.



Before the Society of Friends began their Philadelphia rehabilitation project this was one of the cleaner back-yard areas. The 100-year-old slum houses were modernized, partly with self-help labor, to look like those at right.

Rehabilitation—cheaper than new

Society of Friends get 25% more space at 25% less cost than new

By Mary Roche

"We can provide good housing for low-income families much faster and much cheaper by rehabilitation of sound existing buildings than by new construction," agreed leading homebuilders, architects, mortgage lenders and material suppliers at the HOUSE & HOME Round Table on the too-small house (Oct. '52).

Here is a report from Philadelphia which confirms the Round Table conclusion.

The Quakers of Philadelphia have made history and set precedents with a modernization program that has yielded one-quarter more space at one-quarter less construction cost than if old buildings had been torn down and new ones erected.

Small though it is, the Quaker experiment will exert an influence reaching far beyond the four blocks it will eventually include.

Plain facts. The project was initiated by two Quaker agencies—the Friends Neighborhood Guild and the American Friends Service Committee—after Guild Director Francis Bosworth had said ten years ago: "Why go on struggling to keep East Poplar youth out of jail without attacking the real cause, the wretched housing?" After years of meetings, planning and negotiations, actual work began in June '52. In the first block were 20 three-story, century-old houses built for well-to-do families. Fifty-two apartments are now modernized; 45 more will be completed in 1955. Three other blocks remain to be done.

In the first block 114 families (97% Negroes) lived in sordid slum conditions. Of these approximately 25% are now owners of the modernized houses (64% of all owners are white). The new apartments range from \$50 to \$85 per month with heat, utilities, amortization.



Photos: (above) Ben Schnall; (opp. p.) Cortlandt V. D. Hubbard

construction

construction in Philadelphia experiment

This is the first rehabilitation project to be insured by FHA under section 213 as a cooperative, with a 10% down payment and 40-year mortgage at 4%. It is also the first time that tenants have substituted their own labor for down payments. This "sweat equity" saved the project for low-income families. But it also delayed the construction.

Fifty square blocks will be rejuvenated. The influence of this rehabilitation has spread over adjoining areas (see map). The Quakers agreed to take action only if other agencies cooperated and if the City Planning Commission would certify adjoining blocks for redevelopment. The Philadelphia Redevelopment Authority has already built new apartments and done some modernizing, and there will soon be several blocks of public housing. The Reading Railroad has speeded up its conversion to electric and diesel locomotives, completely eliminating what had been a serious smoke menace. The Friends would now be the first to proclaim that their rehabilitation is but a part of a big, overall plan to rejuvenate this entire district.

The first 52 Quaker apartments cost \$9,300 each, approximately \$4,600 less than privately built apartments across the street, where similar old buildings had so badly deteriorated that 80% of the new units had to be new construction. Most of the latter apartments are 625 sq. ft., considerably smaller than the Quakers'.

Twelve lessons in slum clearance

1. It is cheaper and faster to modernize sound old buildings than to raze them and build new apartments.
2. Modernization, as well as new construction, may be financed under FHA section 213, allowing cooperatives a 90%, 40-year mortgage at 4% interest. But there are many problems.
3. With low-income families section 213 financing may not work unless self-help is substituted for the 10% down payment.
4. This kind of modernizing can produce clean, attractive apartments with new automatic heat, new wiring, plumbing, basements, lockers, laundries and other advantages for monthly payments no higher than are made for squalid quarters. Many families had been paying the equivalent of \$55 a month for two rooms with coal stove heat, no bath, no utilities.
5. Private funds can be induced into run-down neighborhoods if bankers or mortgage men are given assurance of a sound investment. Bankers know they have a stake in downtown rehabilitation. A vitally necessary \$355,700 construction loan was secured by Mortgage Banker Wm. A. Clarke (acting for Friends Service Inc.) from Fidelity Philadelphia Trust Co., and long-term mortgages from the Philadelphia Savings Fund Society.
6. Private groups can put over a slum clearance program but they need the close cooperation of other influential and experienced organizations, both private and public (see No. 10 below).
7. Relocation of tenants from condemned buildings is not necessarily a problem, but prolonged vacancy is serious. Although the original 114 families had to move at the peak of Philadelphia's housing shortage, they began to disappear as soon as news got around that their houses were to be sold. Two years of delay in the Quaker's negotiations eased matters, and no legal action was necessary. But the Quakers lost over \$25,000 from vandalism.
8. Choice of an architect and a builder is critical. Both must be highly skilled, well aware of the human objectives. Architect Oskar Stonorov, long concerned with city planning and redevelopment, was chosen by the Quakers as the "most socially minded architect in Philadelphia." Ralph T. Unkefer, of Unkefer Brothers Construction Co., formerly a member of the Neighborhood Guild Board, was asked to resign that post so he could become the general contractor.
9. A proper rehabilitation program can return a predominantly Negro block into a 36% Negro, 64% white block in line with the pattern of the surrounding neighborhood. Such a racially integrated group living and working side by side is considered a better social organization than an all-colored area.
10. For most successful results, a slum improvement program must involve an area large enough so it is not an oasis.
11. As in nearly every other city that has attempted slum improvement, one of the tragedies is that the Quaker project has taken so many years. Throughout the country, slums and near-slums are going downhill so fast that some means must be found to speed up their rehabilitation.
12. The Quaker experiment proves that the end result of a successful program is not merely better housing: it is better people. Here people are being rehabilitated as well as neighborhoods.

To the architect, each house was a different problem

The first problem that faced Architect Oskar Stonorov was to find out what kind of houses he had to deal with.

A walk around the first block showed him he had ten pairs of freestanding double houses plus an ice-cream factory and a former community house. The once fine houses were beaten up and dingy. Side and rear yards were knee-deep in debris, old board fences and ash piles.

Inside the houses Stonorov found appalling squalor. Seven or more families were living in one house; whole families occupied one room, sharing a toilet (that often did not operate) with five or ten other families. Walls were mottled with fallen plaster; everywhere paint was peeling, carved walnut banisters and once fine doors were scarred from misuse. Most apartments had cold running water, a two-burner gas plate and a pot-bellied stove.

So badly congested were the houses, with rooms occupied continuously in hot-bed rotation, that to examine 20 houses took the architect over 20 weeks.

It was soon clear that despite their generally similar exteriors each interior was different, so Stonorov could not draw up a uniform plan. But while the individuality of each house became a special design problem, Stonorov discovered that the old houses were in surprisingly good physical shape. A decision was made to modernize rather than tear down. He recommended that some small stores be pulled down, lean-to shacks removed and other wrecking done, but as a whole the houses were to stand.

Any survey made under such conditions could not be completely accurate, but later, after the tenants had gone, the many truckloads of junk removed and the actual rehabilitation work begun, Stonorov found his original appraisals had been about 85% accurate. Because he could never be sure where he had erred in his survey, the architect had to spend a great deal of time on the job so he could make on-the-spot decisions.

Higher fees needed. Looking back on his work in the first block, Architect Stonorov has a few recommendations to make. He thinks the 5% fee stipulated by FHA for the architect is at least 3% too low. "With major emphasis on supervision and services, rather than on design, the architect's costs are far higher than for new construction." An architect experienced in this type of work can save a great deal of money for his clients, and if fees are too low the experienced men will not be available.

Stonorov also suggests that the majority of apartments should be two or three bedrooms, with some four or five. Due to the physical limitations of the old buildings, many of the Quaker apartments have one bedroom.

Any rehabilitation experiment, says Stonorov, should not be carried out on a one-block scale. One unprotected block cannot make a big enough dent in a neighborhood. He believes the most important aspect of rehabilitation is the big, over-all city plan. The objective in any project should be a superblock, achieved by eliminating thoroughfares, using some streets for garages. The best investment protection is to take in the largest possible area and get complete control of redesigning it.

"You cannot talk about a little bit of rehabilitation here of individual houses or a little bit of conservation there," says Stonorov. "The problem in Philadelphia is not a square mile big, but it is 100 square miles big." To his great credit, Architect Stonorov has always taken the big view, has put the good of the people above any desire to create a monument to himself.



Architect Stonorov's basic problem was to discover which houses, which details such as overhanging bay windows were worth saving. At right, same area from opposite end. One bay window was left, the other was not worth saving. Although houses had similar exterior appearance, each had different interior, called for individual modernization plans.



Interiors before remodeling looked so beaten up that subcontractors felt job was waste of time. Ten to fifteen families were crowded into some houses.





Photos: Ben Schnall



After remodeling was done, the houses looked so much better that workmen and future owners became enthusiastic over the transformation.



The builder needed imagination and ingenuity

Because of his deep interest in the work of the Friends, Builder Ralph T. Unkefer was practically drafted for the construction job. His biggest problem was the abnormal amount of estimating because every house was different. A secondary problem was the repulsive conditions that faced some of the subcontractors, especially the plumbers. The years of accumulated filth were almost too much to stand.

Unkefer believes that rehabilitation work requires the more intelligent subcontractor and workman, because they need imagination and ingenuity. At first some of his subs hinted that he was wasting his efforts. But their pessimism turned into enthusiasm when the first apartments turned out to be very much finer than anyone imagined.

The demolition of all wooden shacks afforded space in the center of the block for recreation. The contractor ripped out all wiring (it would have taken months to survey) and all plumbing (most of it was in the wrong places). All chimneys had to be rebuilt because of faulty flues.

The structure was reinforced where necessary, bricks pointed up, one-time party walls (left exposed when one of a pair of houses was torn down) stuccoed outside, furred and plastered inside. In one case, a 6' x 15' brick buttress was built to shore up a side wall that had pulled away from the front. In another, a vertical steel cantilever sunk in a deep concrete foundation did the same job.

Roofs were covered with built-up asphalt.

Interior partitions were left intact wherever possible. Only one fire wall had to be built, and one three-story fireproof stairway. Walls were completely replastered only when necessary. If as little as 25% of a wall was sound it was salvaged. Vandals had made off with almost all interior doors.

Windows were reglazed if the sash was usable. If rotted, it was replaced with new wooden sash of the same style. Wherever new openings were cut, modern steel windows were installed.

Floors often needed only sanding and refinishing. Broken boards were patched with boards salvaged from other houses. When a floor was beyond patching, asphalt tile was laid over plywood.

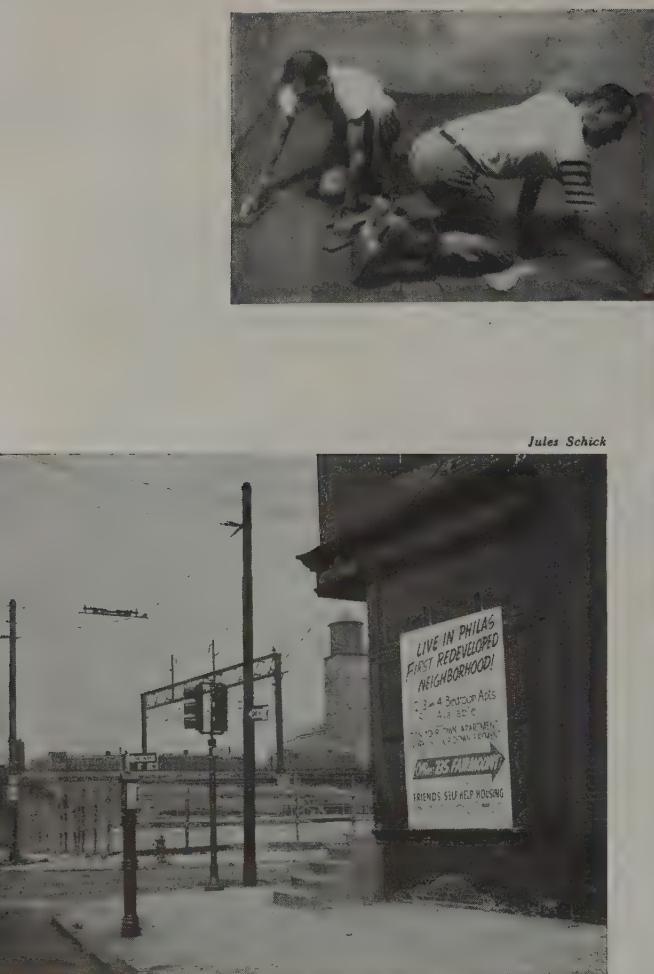
Plumbing lines had to be installed in every building. New three-fixture bathrooms included showers and tiling above tubs only when specially requested and paid for by tenants.

Heating. One gas-fired heater served each (double) building, with radiant warm-water baseboard distribution.

Kitchens were equipped with gas range, refrigerator, sink, work-table and wall-hung wooden cabinets. In some smaller units, kitchen area was incorporated with living room. Exposed kitchens were equipped with outside exhaust fans and so planned that they could be screened by lightweight 6' partitions.

Basements. Dirt floors were covered with concrete. A coin-operated laundry was put in each house and individual locker space was provided for each tenant.

Colors (Chinese Red or Williamsburg blue) were specified by the architect for exterior doors, the public hallways, and the first apartment to be finished. Some tenants adapted the model scheme; some asked the architect's advice; some went off on their own. Result: abundant color in as many different schemes as apartments, some good, all individual.



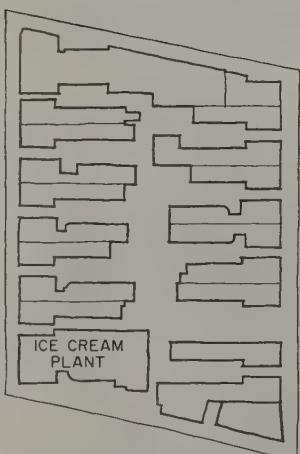
Jules Schick



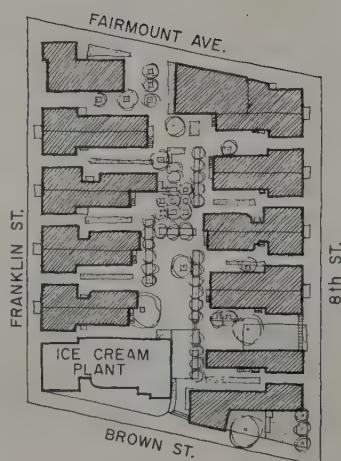
"Work is your down payment" says sign. Nearly every family had to substitute work for 10% payment; many people had to learn the simplest of operations. While self-help angle was necessary, it slowed construction work, often delayed subcontractors. Bankers agree sweat equity is best kind.



Nearly every family invested sweat equity



Before plan of first block above showing double houses. Landscape Architect Dan Kiley designed garden areas, right. Landscaped area will ultimately replace ice-cream plant.



Most builders would say that doing a slum rehabilitation project as a cooperative is doing it the hard way, and doing 10% of the construction work with inexperienced self-help labor is so tough a proposition that only people who know the Lord is on their side would ever attempt it. It is now apparent that the Quakers have overcome enormous difficulties and are actually succeeding with the self-help angle of their work. They will continue it in the next three blocks.

The problems:

► There was governmental red tape. As this was the first rehabilitation plan and the first self-help plan approved under FHA's section 213 there were mountainous piles of red tape to overcome. While the plan had approval of top FHA men in Washington, it was such a new idea that local officials were afraid of it.

► Families had to sign up in advance. Before the cooperative could get rolling, 90% of the cooperators had to sign up. Getting people to sign up for an almost imaginary apartment in an imaginary improved neighborhood was a very tough job. Many people thought it was a skin game, especially the idea of working some 800 hours or more for no cash return. The slum was so tough a neighborhood that there were brawls every week end and local



Clean, remodeled houses bear little resemblance to slum houses filling this area a short time before.

is a substitute for 10% down payment

merchants could not get plate-glass insurance. Another problem was to get white families to move into a colored block, a definite part of the plan.

► Explaining the operation was difficult. There had to be many meetings of the cooperators—after all, they were buying a big business. Explaining the details took a long time, and none was more complex than the self-help feature. People were told the dollar value of each kind of job they were to do (the same the contractor would have paid his union labor). If there was to be \$10,000 worth of painting, the group got that amount for it. If it took them 10,000 hours to do the job, they were credited with \$1 an hour. If it took them 5,000 hours, they got \$2. But if they were so slow the job took 20,000 hours, their rate was 50¢.

► Labor was very green. With few exceptions, no one was skilled at the work. First job was demolition, tearing down old chimneys, ripping off sheds, cleaning out cellars. Some 450 double truckloads of debris were hauled away. But people had to be taught to do many of the simplest operations. As the work went on, specialists developed. One girl has done nothing but refinish doors. Others learned to use a spray gun or developed some other specialty. As people began using unfamiliar equipment some hair-raising events occurred. One girl shoveling trash out a window on her first day

hit an FHA inspector on the head. Fortunately he had an Irish wit rather than an Irish temper and took it all right.

► Subcontractors were delayed. Most self-helpers could work only week ends, averaged 10 hours a week rather than the hoped-for 15. The builder, a sincere advocate of self-help, admits it cost from \$4,000 to \$5,000 while subcontractors waited for self-helpers to catch up.

► Skilled and unskilled get the same pay. A housewife who has just learned to sand a board is credited with the same hourly rate for her work on kitchen cabinets as the man downstairs who happens to be a skilled carpenter. When some of the self-helpers complained, the Friends committee advised them to bring it up at a co-op meeting, figure out an equitable solution. The co-op's decision: there is no solution.

Self-help has many advantages. The self-help feature has done more than anything to achieve the Quaker goal of rehabilitating people as well as houses. They believe that helping people to help themselves bolsters human dignity while out-and-out charity tends to destroy it.

"You won't find a family storing coal in the new bathtub," says Friends Service, Inc. Secretary A. Hurford Crosman. Says Mortgage Banker W. A. Clarke: "Sweat equity is the best kind of equity you can lay your hands on these days. I wager these houses will be kept in better shape than almost any others you can find."

Self-help also stimulates integration and promotes a neighborly feeling. Project Manager George Gerenbeck, who indoctrinates the self-helpers and works with them, reports that working side by side with the man next door eases racial integration and also breaks down the wall between white-collar worker and laborer. During the early meetings the white-collar people did most of the talking. But when they all got out with sledge hammers to do demolition work, the laborers' morale went up fast and the group struck a balance of mutual respect.

COST BREAKDOWN for first 52 apartments in first half of first block

Land	\$40,768.00
Construction	429,644.00
FHA fees & insurance premiums	5,475.60
Architect	19,845.00
Settlement costs	4,119.78
Legal fees	7,112.00
Taxes & Insurance	4,266.51
 Total costs	511,230.89
less	27,672.00*
 Actual cost of 52 apts.:	483,558.89
Average cost:	9,299.21

* Received as income from rents, from ice-cream factory, from fire loss.

The above costs do not include \$59,814 which the Friends are charging off to "pioneering"—on the basis that these expenses were due entirely to the unusual nature of the project and the long delays involved in getting it started. At one closing there were 25 lawyers present. "The legal costs were outrageous," says W. A. Clarke. "Not that we were overcharged, but this was the No. 1 redevelopment project in the United States and there was no background of experience. We wanted our arrangements to stand up in the courts." There were also high clerical and supervisory expenses due to the long procedures which will not occur again.



Dingy, old apartments, above, with little rental value, were modernized when New York Life bought ten row houses opposite its swank Manhattan House in New York. Entire tone of this street was raised by fresh paint, new interiors (like living room at right).

**A slow nickel can become a quick dime
for the remodeler
if he does a smart job on the interior**

How fresh decorating helps

Many builders or brokers who acquire an old house give it only a "quick shoe-shine," then price it low in the hopes of making a fast sale. If the house does not sell, a common practice is to cut the price until it does.

One sound way to turn this slow nickel of profit into a quick dime is to do a smart job of interior decorating before the house is put on the market. The difference between a prompt, profitable sale and a tax bill for another six months or more may be only some ingenuity and a comparatively small sum added to what the remodeler would spend anyway.

Here are a few suggestions based on the principles used by successful decorators:

Always remember that women have the final say on the purchase of a house and one of their first criteria is: what kind of background does it offer for our furniture? Often the biggest objection to an old house is that it looks hard to furnish by contemporary standards. Women do not want to be hampered by "period" backgrounds.

But safe-bet, colorless neutrality is not the solution. Plan a lively over-all color scheme. Plan a few distinctive details. The character they give is a remarkably sure sales clincher.

An ideal team for producing quick sales of old houses is a clever professional decorator who has good ideas and a broker who knows the market for remodeled houses. A smart decorator can give an old house real sparkle. And a practical broker will gauge the market so the builder will not spend more than he stands to make from the sale. (See p. 147 for a discussion of decoration costs.)



Five ingredients sell interiors

1. *Uncluttered surfaces*, free of eye-stopping, dust-catching protuberances (extraneous moldings, "decorative" scrollwork that will be impossible to paint with a roller, hard to keep clean).
2. *Light wall colors*, possibly subdued but never wishy-washy, drab or monotonous.
3. *Tidy floors*, which look "like new" and are easy to keep that way, and which do not demand immediate, costly covering.
4. *Visual continuity* that lets one room seem to flow into another suggests the contemporary open plan. A unified color scheme will open up the house and make rooms seem larger.
5. *The decorating "extra"* that adds character to a house (such as storage walls, a paneled wall, smart wallpaper, a pull-down lighting fixture, or some feature people will remember).

sell old houses

Caution: don't junk sales assets!



Victorian fireplaces, cleaned up, can become architectural assets; ugly mantels can be ripped out, openings framed with stock moldings.

Many remodelers attack an old interior with the strong-arm zeal of a wrecking crew. They tear out everything that can be stripped off the walls and ceilings. Too much enthusiasm for decluttering may destroy the very character that will sell the house.

Hang on to: genuine, contemporary hallmarks of the period when the house was built—such as simple Victorian mantels, an attractive ceiling cornice, much of the woodwork and stonework of pre-World War I bungalows, and fireplaces, which—if ugly—can be masked with plywood, framed with stock molding.

Get rid of: phony, incongruous imitations such as pseudo-Italian or Spanish details that have obviously been tacked onto interiors of houses built in the 1920s and 30s; artificial beams, chair and plate rails, ugly valances, glass-paned doors (if functional or needed to prevent bareness, replace with accordion doors); any door that backs against another door (replace with wood-slat, bamboo or matchstick curtain); frumpy lighting fixtures, especially candle sconces; dinky shelves. Many women think of chair and plate rails as old-fashioned and consider them great dust collectors. These strips make a room look smaller because they divide a wall horizontally into several sections.

Color: the best tool—and the cheapest

Use color to:

- relate adjoining rooms;
- paint out jigs and jogs;
- minimize texture variations between old and new plaster (especially where moldings and other excrescences have been torn off);
- lighten dark rooms;
- play up any architectural asset, such as a handsome stair rail;
- play down any architectural liability, such as badly placed, unmatched windows.

Choose color well. Even if you have no decorator on your staff, are not a color expert yourself, you can get good color ideas from many paint manufacturers who offer consultation at nominal charge. Their know-how is based on extensive color preference polls and on actual sales of colors in related products such as fabrics, floor coverings and wallpaper.

Color is the simplest way to give a house character. Painting the door to each room a different color may give a fresh lift to a whole house. Continuity of wall, ceiling and floor color is the best substitute for an open plan. Even when entrance hall, living room and dining room are sharply defined by walls and doors, the use of one color scheme throughout will tend to make the three rooms flow together, increase the apparent size of all.

Color is the cure for gloomy woodwork. Nothing will stop a woman buyer dead in her tracks faster than old-fashioned, dark or highly varnished paneling and trim which inevitably dampen the effect of up-to-date wallpapers and fabrics. If the wood is worth it, a good job of stripping and washing will lighten wood-work so it is acceptable. A natural finish will turn it into a reasonable approximation of the currently popular natural woods. But if this remedy is too expensive, better write off the original value (even of good oak or cherry) and paint it to match the walls.

Handsome floors in living room, new fireplace with simple m and hearth, freshly plastered walls and new doors helped to f quick buyer (a Supreme Court Justice) for Washington, house, right. By skillful remodeling Mrs. Una Hanbury turned from an incipient slum dwelling into a smart and valuable prop



Insufficient closets in bedroom above were replaced by commode storage walls, right, in a relatively inexpensive remodeling that greatly increased the attractiveness of this room. Well-designed floor-to-ceiling storage walls take little space from old bedroom.



Built-in storage improves both the livability and the looks of this room. Such a shelf-and-cupboard wall also acts as a sound barrier between adjoining rooms. Note also how reconditioned, highly polished floor gives the room style. These before-and-after photographs are of another of Mrs. Hanbury's remodelings.

How to camouflage disfigured walls

Where repeated patching of plaster has made a wall too bumpy to pass muster with even the best paint job, a wall covering can sometimes minimize the unevenness, save the cost of complete replastering. Any of the following may be used on one wall of a room, even if the others are painted:

Wallpaper. Small, close patterns (particularly those simulating weaves or textures) cover more sins than bold, widely spaced designs, are less likely to provoke violent reactions from customers.

Coated canvas in similar patterns. This has somewhat more hiding power, some added value in strengthening weak plaster.

Textured plastics simulating wood, masonry, woven reeds. Better for small areas than for whole rooms.

Decorative plywood or precut hardwood paneling. This has total hiding power. It is more expensive but is not extravagant for small areas.

Plastic laminates, familiar as counter topping and applied with special adhesives, also have total hiding power.

Good-looking floors are good salesmen

Add consistent floor treatment to consistent color to produce a look of continuity and spaciousness. Floors in condition to be lived on immediately are an extra attraction to buyers, since rugs and carpets represent a family's biggest single furnishings investment. Here are three ways to give old floors the "like new" look:

1. Sanding and refinishing will revive even very old and badly neglected floors—if they were good to begin with.
2. Linoleum in wood grain or one of the new spatter-paint patterns, or attractive asphalt tile can be laid over battered floors after patching, smoothing and correcting abrupt variations in level (though it is better practice to lay asphalt tile on a new plywood foundation).
3. Felt carpet in one of the newer, more attractive colors can be laid over a patched floor. It will serve the buyer for a few years as carpeting, can later be covered, one room at a time, with woven carpet and lead a second life as carpet lining.

How to "decorate" with storage units

Courtesy US Gypsum Co.; Hedrich-Blessing, photo



Older houses are apt to have big rooms but not enough closets. This basic defect ought to be remedied on its own account. But you can also use closets, cupboards and simple built-in units as a means of improving the looks of badly designed interiors, i.e.:

Use a closet wall to correct the proportions of a large, ungainly room. Back it up to an existing blank partition where it will not interfere with traffic.

Create two rooms out of one exceptionally large one by installing a closet wall as a room divider.

Fill in awkward jogs with bookshelves, individual cupboards or drawer units. (Wood kitchen cabinets or closet-wall assemblies offer an extensive range of sizes and types suitable to any room in the house.)

Turn a bedroom alcove into a closet by installing floor-to-ceiling sliding door panels.

Use matching cupboards or shelves to create a flush wall, surrounding old-fashioned radiators.

Bring the lighting equipment up to date

► See that every room has at least one wired-in fixture. During the 20s and early 30s many people ripped out wall and ceiling fixtures, used only portable lamps. With today's higher lighting standards, a fixtureless room presents serious difficulties.

► Connect pull-chain ceiling fixtures to wall switches.

► Shield bare ceiling bulbs with clip-on glass-fiber reflectors.

► Replace objectionable ceiling fixtures with unobtrusive contemporary designs that can be "painted out of the picture," will not conflict with any style of decorating.

► Replace period-style wall fixtures with the type that can be adjusted to give direct light for reading or desk work as well as general indirect light. They cost no more, yet save the man who buys the house the price of a few portable lamps.



Ways to give nondescript interiors character

Give one wall of the living room a special treatment— panel with veneered plywood or solid wood paneling.

Install a jalousie door in the most prominent doorway in the living area.

Install a sliding shoji screen (made of glass fiber applied to a light wood frame) between living and dining rooms; or a fixed shoji between living room and entrance door.

Hang an overhead lighting fixture equipped with a counterbalanced pulley device in the dining area.

Raise the fireplace hearth by two layers of brick; extend it 2' or 3' into the room.

Install traverse curtain hardware in ceilings.

Build in a couple of sofa frames.

Hang a wall mirror from the ceiling to 30" above the floor. It will brighten a dark room, make a small one seem larger.



Pleasing interior shows what can be done with an aged living room. Architects Campbell & Wong paneled the walls, designed a contemporary fireplace to replace an old one and turned a once unprepossessing room into this glamorous setting. Paneling on one wall often does the job.



Photos: Jerry Salisberg & Associates



Bathroom modernizing is absolutely necessary, whether it involves only a simple replacement of fixtures and new tile walls, as in this New York Life project opposite Manhattan House, or is more costly and more elaborate. This inside bath (see p. 150) offers new opportunities for modernizers.

How about bathrooms and kitchens?

A new, completely tiled bathroom and a genuinely modern kitchen add double their cost to the market value of a house, so that compromise remodeling jobs are economically unsound. In not-so-old houses where bathroom fixtures and splashable surfaces are reasonably up to date, minor additions can make *bathrooms* attractive:

Moistureproof wallpaper or coated canvas on upper walls and ceiling to distract the eye from seedy tilework;

A sliding plastic panel to enclose the tub for a shower;

Additional wall-hung cabinets (kitchen cabinets, wood or metal, are good candidates);

Wall mirror opposite, or at right angles to, the one over the wash basin, to give a view of the back of the head;

Counter space around the wash basin;

Additional towel racks clamped to the sides of the wash basin;

A grab bar beside the tub;

Built-in storage and hamper under the wash basin;

Good direct and indirect lighting; double electrical outlet. To make *kitchens* sales features:

Decorate one corner with color, wallpaper or by some other means, if the room is large, and sell it as a living kitchen;

Install a pass-through, eating counter to the dining room;

Eliminate dust and grease-catching joints;

Install a ventilating fan if kitchen is to be used for dining, etc.;

Be sure storage, lighting and counter areas measure up to modern requirements.

How much does interior face lifting cost?

Unlike new construction, in which all building elements are kept to comparable price levels, the various items on a remodeling schedule may range legitimately from the economy level to the downright expensive. If the house has one serious drawback such as an ugly fireplace and chimney, it may be good business to concentrate spending on that one item and reduce other measures to a minimum. Or if the interiors are inoffensive but nondescript it might be well worth investing in one or two "expensive" accents to give them character. Here are approximate costs of individual measures. Those which include labor may vary widely in different parts of the country.

All prices are approximate, retail.

Wall coverings

Wallpaper: good designs from \$1.50 per single roll (36 sq. ft.)

Coated canvas: \$3.15 per single roll (36 sq. ft.)

Paper-backed plastic: \$7.50 to \$20 per roll (36 sq. ft.)

Textured plastic: 40¢ to 80¢ per sq. ft.

installed (by flooring contractor). Smallest areas are highest priced

Plywood panels: from 23¢ to 72¢ per sq. ft.
(about 3 hrs. labor to panel a 12' x 8' wall)

Precut hardwood panels: start at 53¢ per sq. ft. for birch.

Floor coverings

Inlaid linoleum: 33¢ per sq. ft. Room 9' x 12' about \$50 installed

Asphalt tile: 6½¢ to 14¢ per 9" x 9" tile, depending on color.
Average room about \$20 installed

Vinyl-coated and all-vinyl tile: starts at 19¢ per 9" x 9" tile

Felt carpet: 44¢ per sq. ft.

Doors

Accordion: approximately \$90 for double door opening 5' x 6'-8½" installed

Wood-slat curtains: \$15 to 18 with stain finish
for doorway 30" x 6'-10"

Wood jalousie: approximately \$70 for 6'-10" x 36" opening,
unfinished, movable shutters.

Storage units

Wall-hung cabinets: approximately \$24 for 12" width
to \$50 for 36' width

Base cabinet with sliding trays:
approximately \$43 to \$66 (12" to 36" width)

Metal wall-hung cabinets for bathrooms: \$24 to \$40.
With sliding door: \$40 to \$50

Wood cabinets with sliding hardboard doors for bathrooms:
start at \$15 (unfinished)

Plastic lighting reflectors for ceiling bulbs: approximately \$3 each

Three-ring ceiling fixtures: \$10 to \$16

Adjustable wall lights: \$6 to \$13

Counterbalanced pull-up ceiling fixtures: start at \$34.

Bathroom accessories

Plastic tub enclosures: start at \$60.



Roger Sturtevant



Davis Studio

BEFORE



New kitchen replaces obsolete one as shown in the two photographs above. In this Washington house Mrs. Hanbury ripped out all old appliances, moved partitions where necessary, started out fresh with new stove, cabinets, counters, lighting, wall and floor coverings, and other items.

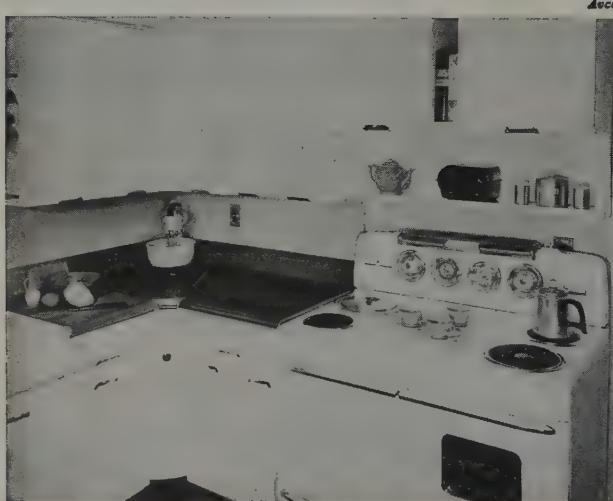


BEFORE

"The pantry must go" remodelers say, for modern storage cabinets hold everything more conveniently than did the dark pantry. Old pantry (right rear of photo above) was ripped out, which gives remodeled kitchen more usable counter space, more storage area below counters and in wall cabinets and far more efficient working arrangements. Dining area has additional window and greater width. Stove now forms a peninsula that becomes part of an efficient U-shaped work area. The remodeled kitchen has new lights, acoustical ceiling, ceiling exhaust fans, and new floor covering.



Photos: Russell B. Harding; Kitchen Maid



Step-saver plan groups preparation and cooking centers (with in-reach storage), frees rest room for dining. Note built-in chopping block, absence of dust catchers.

BIGGEST RETURN ON

A modernizer gets more visible show for his dollar in the kitchen than in any other room. A skin-deep paint and polish job may suffice elsewhere, but an old kitchen should be torn out and a fresh start made. Women will not buy an old house if it has an old-fashioned kitchen. Because equipment has improved so fast, old kitchens seem more out of date than other rooms.

These photographs illustrate how today's work-center plans can be fitted into old kitchens. Other excellent suggestions are in the architects' prototypes (p. 114). Specifically, the architects:

1. made the kitchen larger by opening it up to the living areas;
2. removed partitions to old pantry or entry;
3. rearranged equipment to create preparation, work, serving and cleanup centers;
4. added automatic laundry equipment (often in the old pantry);
5. installed larger windows;
6. added more counters, cabinets, storage;
7. put stove in peninsula counter (when kitchen was large enough);
8. added eating counter or improved space for dining table;
9. installed new lights;
10. added new easy-upkeep floor and wall coverings, new exhaust fan.



BEFORE



BEFORE



Kitchen Maid



Photos: Hitchings; St. Charles Kitchens

Within-reach storage was provided in cabinets under furred-down ceiling. Corner window light is seconded by new ceiling light. Also new: chopping block, fan, range.

Three rooms became one when two old pantries were torn out to form orderly new kitchen with all new cabinets, counters, sink, laundry, acoustic ceiling, fan and flooring.

remodeler's dollar is in the kitchen

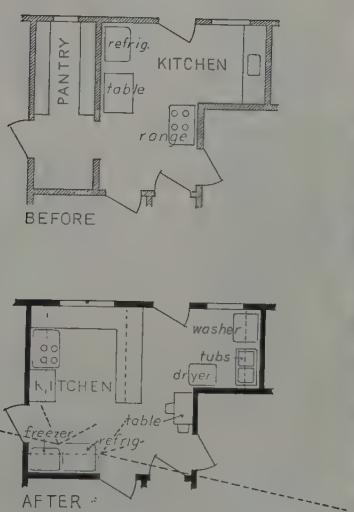


BEFORE

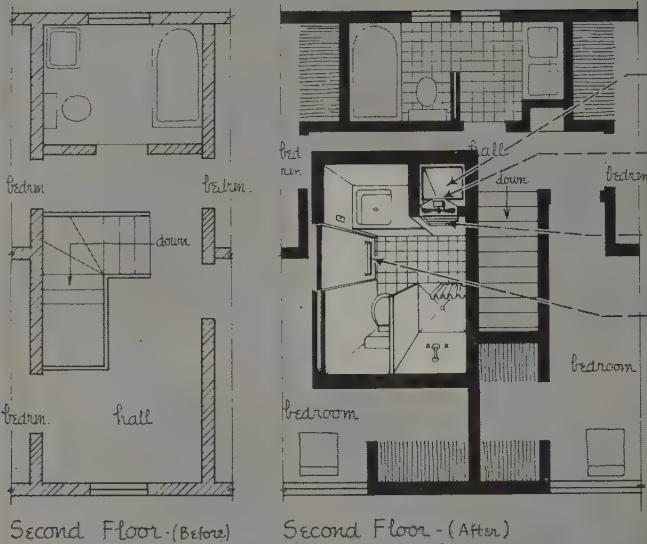
Living kitchen-laundry combination shown below is far better than when this kitchen had a separate pantry, as plans prove. With old pantry partition removed, a compact, U-shaped kitchen was built with all new equipment, improved with larger window, better lighting and space for freezer as well as refrigerator. Into the old kitchen area at right went the new laundry and fold-down dining table, also with new floor covering, new lights, window exhaust fan and radiator. Architect: John H. Alschuler.



BEFORE



*Photos: (above) Krantzen Studio
(below) Hedrich-Blessing; US Gypsum*



1

Corrosion-resistant metal discharge vent to attic or outside air.

2

Exhaust fan of 24-cfm capacity operated in parallel with the light switch, its noise not to exceed 50 db.

3

Upper wall or ceiling grille with louvers which close automatically when fan is turned off and are adjusted to allow air velocity not exceeding 600 cfm.

4

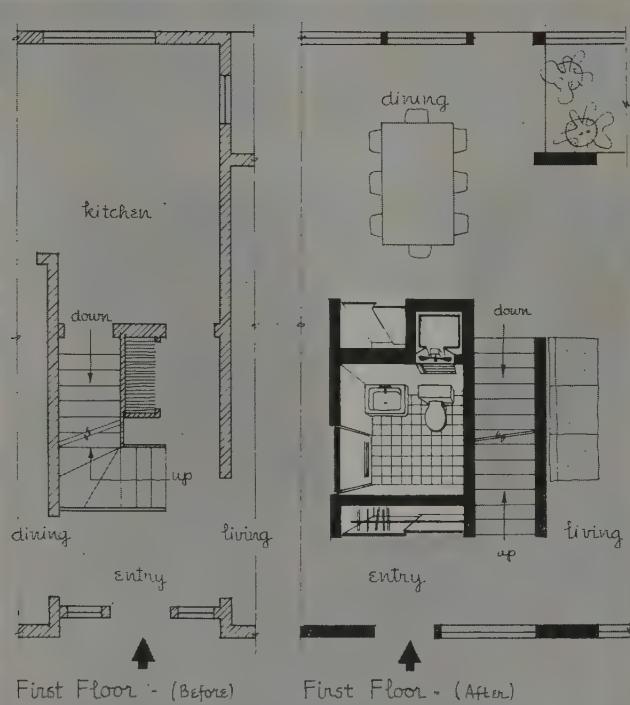
Half-inch opening under bathroom door or a louver in the lower part of the door or wall.

Inside bath in "after" version uses space wasted by old stairway, typical of interior, windowless areas that can be turned into bathrooms. This upstairs bath serves master bedroom; new compartmented bath across hall serves other bedrooms. Vent leading either to attic or to outside meets FHA requirement.

FHA gives nod to inside bath

Remodelers gain big opportunity to create

merchandising tool for old houses



To remodelers looking for merchandising appeals to build into old houses, FHA's recent approval of the inside bathroom is good news. This ruling permits builders to add a potent sales feature: a powder room or a second bath in space previously not acceptable to FHA.

To get FHA approval for an inside bath, builders must comply with the four provisions listed above.

While finding enough room for an outside bath is seldom possible, there are often inside nooks, crannies, closets, spaces under stairways and other windowless areas into which a half bath, bath with shower or full bath can be shoe-horned.

Designers of old houses were seldom as space-conscious as architects today. Typical is the house whose center section is shown in the drawings on this page. (A drawing and full plan appear on p. 116.) By moving stairway to the right and straightening it out, Architect Gyo Obata suggests how a powder room could be added downstairs, the old upstairs bath improved by compartmentation and a new bath added to the master bedroom.

Powder room on ground floor is directly below inside bath on second floor. Exhaust fans now on market shut off automatically after 10 min. or more or run when light is on. With space-saving sliding door, attractive lighting, new tile or other wall covering, inside baths can become sales asset to remodeled houses.

From the closet of Fibber McGee? No, this potpourri is a reminder that most old houses—although less cramped for inches than newer ones—are shamefully short on closets. A remodeling job should organize available cubage to meet today's needs. But extra shelves and cubbyholes are next to useless if thoughtlessly sized and located. Here are the high points of a study on modular storage units that are adaptable to factory-line production as well as to site-assembly with stock materials.



Space design for household storage

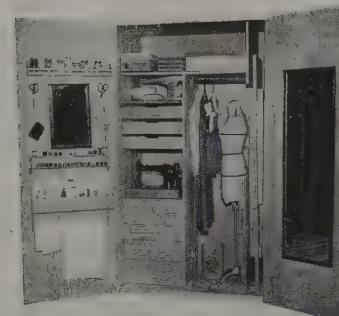
Tailor-built or bought from stock, closets

and cabinets should fit what goes into them

More and better storage is being demanded by homemakers and no amount of prettying up a house can compensate for its absence. Linen and clothes closets, bathroom and kitchen cabinets are not enough (can you hang a hot-water bottle in a medicine chest?). Often as much volume is wasted as is utilized; i.e., towels teetering in 1' piles on shelves set 2' apart. *Household Storage* is a subtle rebuff to the home designers and builders who perpetrate backstairs booby traps by letting leftover nooks and crannies determine the size, number and arrangement of storage units, and thereby create voids in some, jams in others. Instead, the study stresses, consideration must be given in the plan stage to the anatomy of the objects to be stored in a house and to the physiology of people—their reach, eye range and bendability.

Four-inch module sets the pattern. After establishing the sundries that are part of US households, Home Economist McCullough analyzed the depths suitable for each type in terms of 4" multiples. Only two kinds of objects were found to be out of whack with the 4" standard: most books sit best on 9" and 10" shelves, and canned goods need 4½". Depths thus serve as design "constants," and widths can vary with family needs and house layout. The tabular breakdowns of storage depths range from soap powders and vacuum cleaners to flowerpots and musical instruments. More immediately valuable than this comprehensive compilation are the fastidiously worked-out suggestions on combining storage pieces for various purposes in adjacent rooms into storage walls—none of which exceeds 2' in depth. (A partial listing of these combinations is reproduced on page 178.)

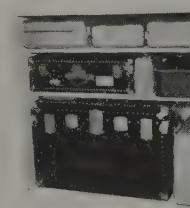
A book by Helen E. McCullough,
University of Illinois Agricultural
Experiment Station. \$1.25



Sewing center saves time and motion



The 16" deep cabinet accommodates various bathroom supplies.



Eight pieces of luggage can be stored in a 4' x 4' x 2' unit.



Pull-out shelves in the linen closet cut handling and mussing.



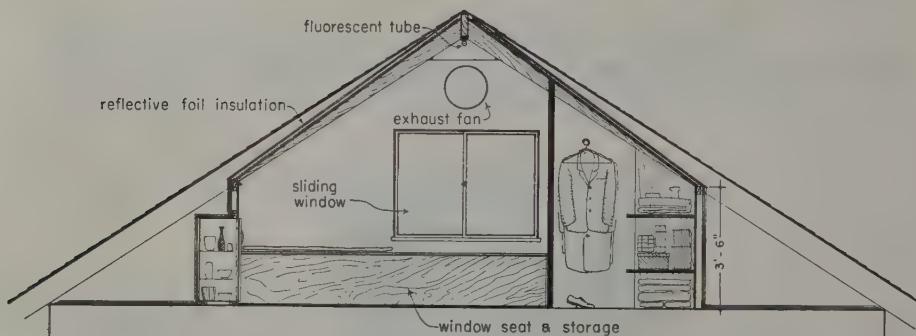
Four tables and 12 folding chairs fit into the 24" deep cabinet.

Small-volume contractors

**interested in slack-season jobs
as well as big builders
who plan to update
entire neighborhoods, can
start in the attic**



Under the bric-a-brac and old report cards in this familiar catchall . . .



Neat kitchen cabinets set into the knee wall, make good use of unwalkable floor area

Look into the attic

LOCATION: Bloomfield, N. J.
IRA GRAYBOFF, designer
STEPHAN E. VAN ZANDT, Contractor



More space for storage is provided inside the window seat, and behind the woven wood curtains (right) is a 10' long x 4' deep clothes closet.



Photos: (left and opp. p.) Ben Schmaltz; (others) Louis Checkman

... was a 400 sq. ft. area that now could be the home's best resale point



Designer staples aluminum foil insulation to nailing strips on beams to make room for recessing panels.

for prefabricated living space

Never planned for expansion, this 1928 vintage garret—a prototype of thousands across the US—was developed into usable and comely quarters without resort to expensive structural changes or patchwork-quilt clichés. Because its “before” problems—low overhead, poor ventilation and insulation, bad light and limited funds for remodeling—are typical, their untypical solutions hold special value. They are also an object lesson for builders and designers who steer clear of old attics as not being worth the effort, leaving them to the mercies of “dynamiters” or to the amateur hands of home owners.

Low budget. Dormers, at about \$700 per, were out of the question; the client could spend \$1,400 for the entire job. The most inexpensive building material—gypsum board, about 6¢ per sq. ft.—was chosen for the bulk of the construction. Approximately \$60 bought ½" board for ceilings and walls as well as bunk and bench facings. Simple framing for knee walls, partitions, closet and built-in furniture was erected with 2' x 3's in 85 man-hours, and about \$35 covered plywood shelving and millwork trim. Dry-wall finishing—including the unique application method for the ceiling—took another 150 hours. New awning windows and one sliding window totaled \$110 and were installed in 12 hours.

Successful trisection. The \$3.50 per sq. ft. transformation of an old musty mess into small but elegant bedroom, study and sitting-storage area can be seen, in color, on the next page.



Dramatic closet (above left) has simple frame behind its gypsum-board sheath.



Metal corner bead on tape gives a crisp finish to dry-wall construction.

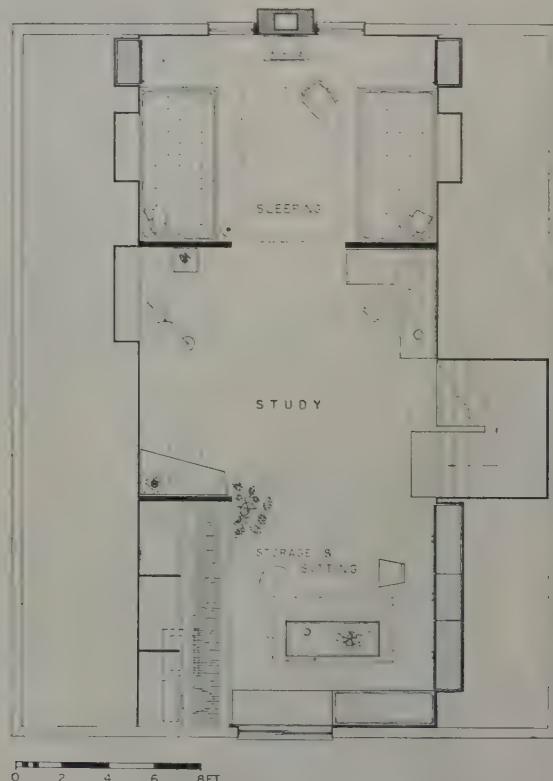


Built for \$8, the bunk is simply two-ply gypsum board over 2' x 3' framing, faced with wood veneer wallpaper. The recessed bookcase follows the slope of the rafters behind.

Low bridge. As in 99% of attics, low headroom loomed as the most discouraging drawback. If the beams had been covered in the conventional manner, the ceiling would be oppressively low, and recessing the wallboard against the roof sheathing would sacrifice inches valuable for insulation. The compromise scheme became the key decorative element—and a warmly contemporary one. Gypsum board was cut (i.e., scored and snapped) into panels to fit between the 24" o.c. rafters and pitched at an angle, leaving slim tapers of timber exposed. This novel detailing does not allow enough room for bulk materials (such as mineral wool or glass fiber) near the peak, so three-ply aluminum foil was stapled to the nailing strips (1" x 2" lath) before the paneling. (Insulation cost \$75 in place.) Foil-backed gypsum board serves as supplementary reflective insulation and vapor barrier on ceiling and walls.

Conversion of a catchall. The skimpily closeted older house still needs its attic for general storage. Here, unwalkable floor area beneath the rafters became 400 cu. ft. of organized shelf space; a 10' long closet for hanging garments and three recessed bookcases take care of overflow. Costly carpentry was eliminated by using stock metal kitchen cabinets for built-in storage. Standard base units were too large so wall models—30" high and 13" deep—were set in the knee walls (upside down with handles at top).

Warm related colors play up



The low-set windows and ceiling light, seen from the sitting-storage area, create an illusion of high overhead. With the addition of a bathroom, and built-in cooking facilities at the L-table, the suite could become a rental prospect.



Light and air. Four thick-sashed wood windows were ripped out and, on the south end wall, two aluminum awning-type units (more glass, less sash) put in. Placed low (sill height is 14" from floor level), they add to the illusion of a higher overhead. On the north wall, one 4' wide x 3' high sliding aluminum window sets into the existing frame for the two previous wood peepholes. A 12" exhaust fan gives natural ventilation through the doorless suite a boost on sultry days and helps get rid of warm air that comes up from the lower floors of the house.

As it stood, the house wiring could not accommodate even a moderate load on the third floor, and so a generous separate circuit was run in (\$90). Three 8' fluorescent lamp holders are mounted end to end above the kitelike fixture that runs the length of the attic. Creating a bright glow overhead with dramatic light spill between beams, the diffuser is actually white tracing cloth stretched taut over a wood frame (\$20).

Old floor the subfloor. High spots on the old T&G flooring were sanded down to eliminate the need for a new underlayment beneath the vinyl-asphalt tile (\$60, installed). Run diagonally, the 9" squares become a subtle repeat underfoot of the diamond forms above and serve—with the 28' lighting strip—as visual link between sitting, study and sleeping areas.



Sanded and waxed, the slender tapers of exposed beams assume a theatrical dimension in the white ceiling. A plywood sheet on a kitchen cabinet makes the work table.

structural shapes of rafters, partitions



Photos: Ben Schnall, courtesy GOOD HOUSEKEEPING

**Guy Hollyday sets out
to make the trade-in program work.
When he succeeds, it could be
the biggest aid to better housing
since FHA first made volume building possible
through advanced commitments**



Trade-ins can become big business

FHA Administrator Guy Hollyday is taking vigorous action to demolish the biggest obstacle to the trade-in housing program: the fact that a buyer has to make a much bigger down payment on an old house than on a new one.

With the blessing of HHFA's Albert Cole, Hollyday began by cheering from the sidelines for NAHB's trade-in plan, has now grabbed the ball himself to run for a touchdown. He has become the strongest backer of a movement planned by FHA to:

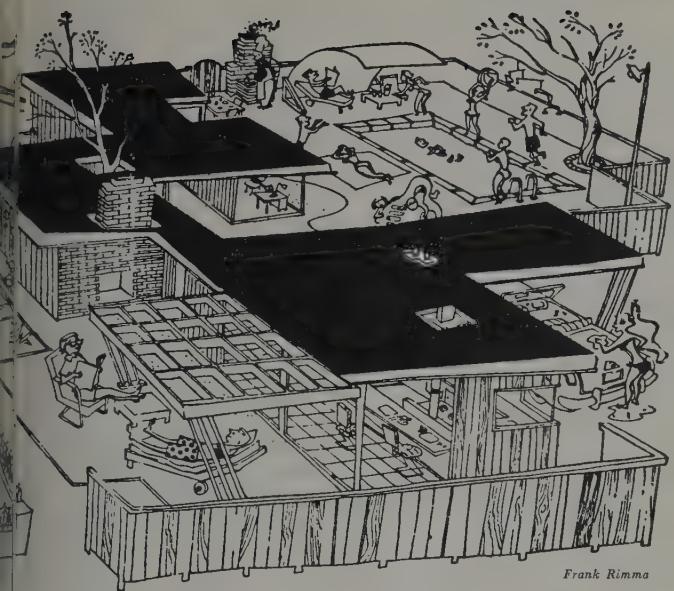
- stimulate new house sales by encouraging families to trade in old houses for new;
- encourage builders to get into the profitable modernization business;
- improve housing everywhere by repair and modernization.

Hollyday first sent key men to a selected group of FHA field offices to encourage the trade-in program and to get builders to bring in sound old houses for modernization. Now all field offices have details of the dual commitment feature: one commitment for the house as is, another when it is modernized. With dual commitments a builder knows, before he makes improvements, the least he could get for the work: 90% of the cost of modernization. He is protected even if he cannot find a buyer. Once he has the commitment, he can borrow for improvements. FHA machinery all over the country is oiled for faster, smoother trades.

The next step for FHA is to work through HHFA Commissioner Albert Cole and ask Congress to equalize down payments on old and new houses. FHA plans to have proposed changes ready to suggest when Congress meets again in January. "We should recommend that Congress make it possible to treat old and new housing more nearly alike," said Hollyday recently.

At present the buyer of an old house must pay at least 20% down on an FHA-insured mortgage, while for a new house it is possible to pay as little as 5%. If Congress authorizes a 90% mortgage on used houses, a house with a market value of \$5,000 would have a government floor under it of \$4,500, or about the value of a \$5,000 government bond at today's discounts. This higher commitment on a house, based on an evaluation that includes proposed modernization, will take a great deal of the risk out of handling old houses. Some builders are already using VA valuations on old houses as the basis for a trade (see p. 159). They agree to accept the VA value if the owner cannot sell at a higher price.

With FHA strongly backing the trade-in program the great unknown is this: are builders sufficiently interested to transform it from a sporadic, piddling operation to an industry-wide business?



Frank Rimmer

Guinea-pig houses. The hurdle that remains—an 80% mortgage limit on properties not built under FHA (required by statute)—may also be removed next year. Another possibility: an upward revision in valuation of improvements to reflect demolition costs before remodeling. Many problems have not yet been ironed out. FHA was prompted to use houses built under Section 603 and Section 203b(2)D as guinea pigs in the program because they offer the best way to test the workability of the program with the fewest difficulties:

- the previous loan-to-value ratio (as high as 95-70%) is applicable under a new loan—but to an owner-occupant only, not to the builder. This means
- smaller down payments for the buyer of the old house after it is reconditioned and put back on the market;
- these houses were built with minimum materials and in minimum space, offer a ready-made market for additions (a third bedroom), improvements (better plumbing for ersatz wartime materials), modernization (new kitchens and baths);
- houses are already in FHA-approved locations.

NAHB Vice President Dick Hughes says, "A tremendous amount of business can be done on these houses before builders start to take in and remodel the really old ones."

Experience gained from these houses will be used by FHA in setting up appraisal and redesigning procedures for houses not previously qualified for FHA mortgages.

Can a builder make modernization pay?

"No doubt about it," says M. M. Robinson, current president of Detroit's homebuilders' association. "Any efficient operative builder should be able to make as much money building five new houses and modernizing five old ones as he can make building ten new houses."

Robert Kandler, president of Community Builders, Chicago's largest remodeling firm (see p. 165), says: "There is more money in modernization than in new houses."

Fritz Burns of Los Angeles believes the modernized trade-in house will attract two new kinds of buyer: some who want larger rooms than are in new houses, others who want a better house and want to live in town, not the suburbs.

The need for modernization is enormous.

- Over half of US houses are over 35 years old.
- At least 3 million units are unfit for human habitation.
- As many as 6 million may be substandard.

Is there a demand for trade-ins?

- Four out of every ten prospects already own a house.
- Family size is increasing, forcing families to move to larger houses (the number of fourth children being born this year exceeds 1940's by 61%).
- New materials and equipment, newer styles are making thousands of families dissatisfied with their old houses.

All this means that out-of-date houses, two-bedroom houses (4 million built since the war) and even three-bedroom houses are becoming inadequate.

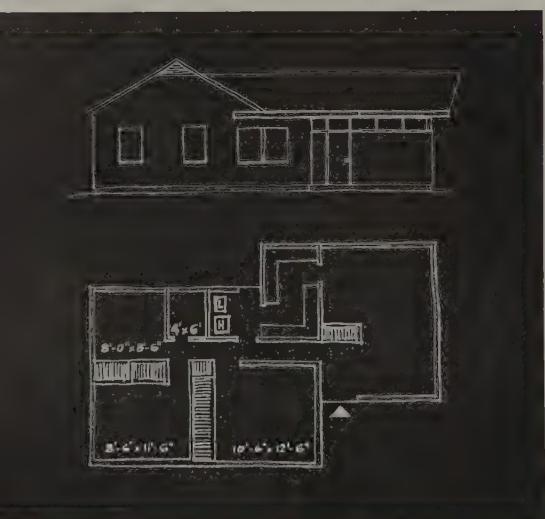
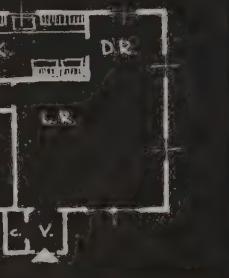
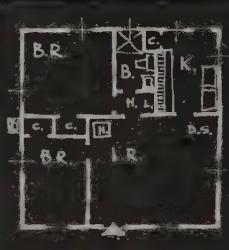
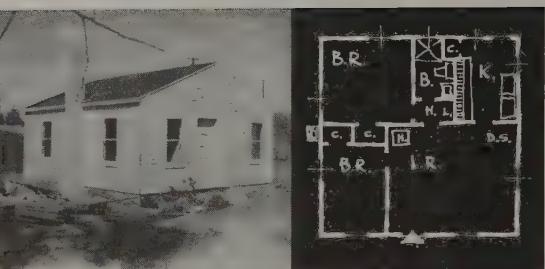
Mortgages hold back trends

The present mortgage pattern is the biggest obstacle to the trade-in program. Most builders believe trades will work only if an old house is accepted on the basis of an FHA valuation and sold under the same high loan-to-value ratio as a new house with the same low down payments.

FHA already has taken one swipe at the mortgage obstacle by liberalizing its insured mortgage plan. Under its latest ruling, builders taking an old house in trade are encouraged to modernize it before putting it back on the market. FHA will then give a firm commitment that will insure 80% of the first \$7,000 of value, 60% of the balance of value up to a total mortgage of \$10,400 and limited by the amount of the existing mortgage and cost of repairs minus any cash received by the builder in the trade-in transaction. Houses built previously under FHA-insured mortgages will get a better shake on mortgage terms than older properties, may be reinsured under the same terms as before—which means a higher loan-to-value ratio and lower down payments. Net effect of FHA's action is to offer a dual commitment: a builder can get a conditional commitment for a qualified purchaser or, if he is unable to find a buyer, he has the option of borrowing money in his own name and renting the older house.

Case in point. Take the case of a trade-in house valued, with improvements approved by FHA, at \$11,000. If it had been built under a 95-70% FHA loan, the maximum loan to an owner-occupant would be \$9,450 with a 25-year term. Down payment would be \$1,500 instead of the \$2,200 required under an 80% loan which is the most a builder can get if he holds the property for rent, the most an owner-occupant can get if the house had not been built under FHA originally.

Trade-in problems and solutions



Small house doubled in size with FHA loan. 1. Original 20' x 20' house built in 1946. 2. Modernized 20' x 40' house with third bedroom, utility room, larger living and dining space. 3. A suggestion as to another way house might have been remodeled to avoid disfiguring gable over entry, which also reduces amount of hall space, gives better kitchen plan.

Although high down payments required for most resales are the biggest problem, builders in many parts of the country find many other problems they must solve. Here is a summary of their thinking and of the builders and realtors who already have trade-in experience:

► Owners of old houses have an inflated idea of old-house values

John C. Tysen, president of Previews, Inc., N.Y. realtors, made a study of old and new house values, concluded that buyers will pay from 15 to 20% more for new than for equivalent old houses and that old houses should and will reflect this differential. He believes many sellers of old properties lose out by keeping their prices too high, forcing prospective buyers to build a comparable new house.

Says Denver Builder Lou Carey: "The fact that FHA will be a third party in appraising houses and specifying what improvements should be made will help the trade-in program immensely."

Other realtors report cagey buyers are now figuring depreciation and replacement costs of older houses. Says one: "Many figure how much remodeling will have to be done and deduct it from their offering prices. Generally 15 to 20%."

William Kagan Co., realtor of Arlington, Va., uses VA appraisals on old houses to get realistic values, figures trade-in allowance from CRV for which old-house owner pays \$20. Commission for selling is paid by owner. Says Kagan: "We are able to have an all-cash transaction for both purchaser and builder on the property traded. When the new house is completed we advertise the 'trade-in' for sale to a qualified GI. We are able to sell the old house quickly."

► Selling new houses is not tough enough to resort to trade-ins

Says one builder: "Most of us aren't hungry enough yet."

Experience of Liberty Building Co., Pomona, Calif., which organized a "Trade-Sell Plan," disputes the fact that builders have to wait till selling gets tough. Liberty's trade-in idea worked so successfully, abetted by full-page newspaper ads, singing radio commercials, in making faster sales (60 sign-ups in one week at campaign's peak) that Liberty is now using the idea to sell new houses in a second section of its Kellogg Park tract. The builders take older houses on an agreed price if it has not been sold within 30 days (a contingency agreement), do not and will not rent properties, do no remodeling. Liberty looks for most of its profit from new-house sales, can possibly afford to sell a few older houses at a loss. In the ever expanding Los Angeles market the company has little chance of ever ending up with old merchandise on the shelf. It is now trying to get the local FHA office to allow refinancing under more liberal terms.

► Builders do not like the idea of getting into the realty business of having to make two sales to complete a deal

"Builders won't mind being involved in two transactions to sell their new houses if there is a reasonable assurance that the price they offer on an old house will not cause a loss upon its resale," says B. J. Bergton, Teaneck, N. J. realtor who operates in a county where almost all sales are made through brokers. Bergton will handle trade-ins for ten builders who will price old houses on FHA valuations. Says Joe Raymond, one of Bergton's builder-clients: "FHA valuation is the only thing that will make the trade-in a concrete workable proposal because it eliminates all risk for buyer and builder." As yet none of the builders plans to go beyond exterior painting before marketing old houses.

Another possible solution: multiple listing of trade-in properties. In the Multiple Listing System of Teaneck and Eastern Bergen County, 32 members list all their offerings, cooperate on a sale though only one commission is paid.

► Can builders get subcontractors to do remodeling work?

Answers M. M. Robinson of Detroit: "They'll be glad to do old-house work whenever new construction slacks off."

► Ticklish part of trading is appraisal

Even though FHA makes an appraisal, the builder must determine final trade-in price with the owner, is generally experienced only in new-house values. Staunton M. Elsea, Detroit realtor with 15 years' trade-in experience, suggests tying up with a broker, says: "Brokers could assume responsibility for selling old and new houses. They certainly know old-house values and old-house selling better than any builder."

► Where will a builder get financing for old houses?

Even if FHA approves high loan-to-value ratios, will lenders advance big mortgages?

Globe Construction Co., New Orleans, one of the most active traders in one of the six FHA test cities was able to get Fidelity Bond & Mortgage to finance all its trades. Says Henry Kelly, vice president of Globe: "It is almost necessary to have a combination builder-mortgage setup to make this program operate successfully."

Fidelity, correspondent for his eastern savings banks, has financed close to \$40 million in mortgages on Globe houses, is closely tied in with the building company. Globe started its program even before FHA issued its latest change in regulations giving builders dual commitments. It did not find a 20% down payment a great barrier to the selling of old properties. It is now negotiating with the local FHA office on valuations for remodeling 20 houses taken in trade.

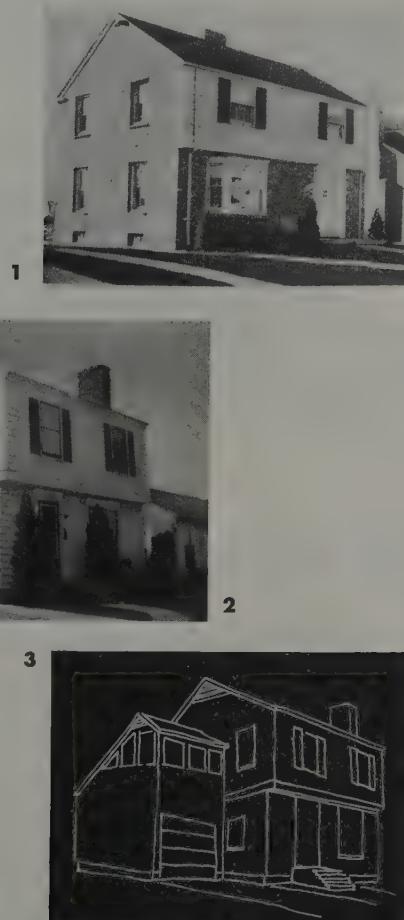
Says Walter Greene: "This is the most practical thing that has happened to the trade-in program thus far."

Although FHA will not promote the trade-in program by itself, it will present a program at NAHB meetings, with mortgagees and materials dealers invited.

Hugh Askew, assistant FHA commissioner, Field Offices, says: "The programs we have presented in test cities have been highly informative. Builders get down to the meat of the coconut when we give a visual presentation and they get a chance to ask questions."

How to trade in

Here is a nine-point checklist of things for builders to do in handling trade-ins:



1. Owner wanted garage and extra bedroom, plus interior refinishing, got FHA-insured loan of \$5,100 for remodeling. 2. House with remodeling completed. 3. Suggestion for another way to make same addition but with more light from two sides because of increased window area and somewhat more homogeneous design.

1. Discuss proposed trade-in with FHA and apply for a conditional commitment on as-is value of house. Fee: \$20. Commitment is good for 90 days. Trade-in allowance is finally determined by builder and owner.

2. Consummate sale of new house by using equity owner has in old house as down payment on the new house.

3. Get your architect to consult with FHA to determine extent of modernization. Elements to consider: a garage or carport, a second bath, a rearranged kitchen with more cabinet space, modern equipment and heat-resistant work tops, a new heating system, better plumbing, additional closets for bedrooms, better color design, improved landscaping, change in front elevation. Consider only major improvements that will increase marketability and useful life of the house. Avoid overimproving it for its neighborhood. By checking with the FHA Valuation Section you can determine what improvement costs will be reflected in the new valuation.

4. Through lending institution present application for FHA firm commitment in your name for highest insurable amount. Include in application all repairs and improvements to be made so value can be determined by FHA appraisal. Application must be accompanied by detailed specifications, plans. The \$20 fee paid for conditional commitment is good on firm commitment if the improvement is completed and the loan closed within the 120-day period.

5. From FHA valuation on trade-in determine maximum commitment FHA will issue to an owner-occupant purchaser. This would be 80% of value unless house was originally built with prior FHA approval, in which case a loan-to-value ratio as high as 95% of the first \$7,000, 70% of the remaining value up to \$11,000 may be allowed.

6. FHA firm commitment should help the builder arrange financing of repairs the same way interim financing of new construction is handled.

7. Complete alterations and repairs.

8. If you decide to rent the trade-in property, close loan in your name and pay off existing mortgage and other liens.

9. If you decide to sell, have lending institution return commitment to FHA with purchaser's application. Then pay off all indebtedness and have loan closed in name of purchaser.



Lawrence S. Williams

What does remodeling offer the builder?

A profitable share in a multibillion-dollar business,
say these specialists who have tried it

Builders of new houses who have never tried remodeling may be missing one of the best bets of their lives. For remodeling is as challenging in its possibilities and offers about as much chance for a fair profit as does building new houses.

Here are the contrasting and highly informative stories of modernizers in several cities. The gross income of one runs to some \$10 million a year. Others modernize as few as half a dozen houses annually. But large or small, the remodeling business could provide a way for new-house builders to broaden their base of operations, to keep crews busy during off seasons, to sell more houses by taking in trades and, above all, to have a share in rehabilitating neighborhoods that are beginning to run downhill. While remodeling is a specialized kind of work, as these stories show, builders who learn its pitfalls can find it profitable and satisfying.

Fighting blight—at a profit

Like thousands of small streets in thousands of US cities, the 2400 block of Panama St. in Philadelphia is really just an alley. Brick-paved and one car wide, it has been housing low-income families since the 19th Century. Ordinary city maps do not even show the street. As late as 1947, privies stood in the back yards, and the neighborhood was one of the toughest in the city. Today, every one of its 28 houses has been renovated, flower-bordered courts have replaced the outhouses, and any house offered for sale or rent is snapped up by families who want to live in a modernized house in the heart of the city.

One spark plug has been young (34) David Williams who bought his first dilapidated house for renovation and resale (one was all his capital would permit) because "it faced a little park, and I felt sure it would be a good investment." Since that day in 1942, Williams has renovated over 30 houses (14 on Panama St.) into modern single-family homes, sold 10 at prices ranging from \$7,500 to \$19,500 and rented the rest.

His newest venture is eight dismal, archaic, brick houses whose principal value is that they look across Benjamin Franklin Parkway to the Schuylkill River. (Photos on next page.)

One-man band. Dave Williams runs a one-man operation. Trying to function as builder, broker, designer, superintendent and appraiser, plus running down mortgage sources, gives him a chronic harried look. Rebuilding houses in scattered parts of town puts heavy mileage on his 1941 Lincoln. Seidom at home, he depends on a phone-answering service to be his secretary. Nights and week ends he is a salesman. But he does not grumble. "Doing so many things myself makes it more interesting and exciting."

Key to his successful operation is the fact that Philadelphia is overwhelmingly a city of one-family houses. Slum houses such as Williams remodels are mostly too small to be converted to multiple-family use as is done in many cities, and the cost of land and

buildings is low enough (due to rock-bottom rent levels) to permit economic restoration to middle-income, one-family dwellings. Run-down properties sell for \$3,000-\$8,000, and renovation costs an additional \$4,000-\$10,000.

Case history. First step is choosing houses that are cheap but that offer surest sales when completed. Williams uses these rules:

1. Location. Best prospects are those houses which abut something desirable (a park, an established church, the privacy of a cul-de-sac street).
2. Structural soundness. Most interior faults can be remedied economically, but if a front wall has bellied it might cost \$1,000 to replace it.
3. Reasonable cost. Williams tries to hold the original cost below \$5,000, though he has paid more. Purchase price plus improvements and profit must not bring the house much over \$15,000-\$18,000 which he feels is the top figure for fast sales.

Tear down the ceilings. Next, he tears down all ceilings, since most of them have loose, cracked plaster, and besides, he must inspect all floor joists and replace rotted ones. As most of the houses have no central heating systems, he deepens shallow basements, shores up foundations, installs modern warm-air heating plants and provides for future air conditioning. Chimneys and fireplaces are generally in bad shape, and new flues are built from the foundation to the cap.

Workmen always have a platform to work on, for only rarely does Williams have to replace flooring. Walls are furred out; heating ducts and wiring installed; stud walls built; front, back and roof insulated; then the house is plastered. Wherever the original plaster is doubtful, wire mesh is nailed up to hold new plaster.

Transformation of dismal street below to clean, proud street at left was pioneered by Mrs. Halsey Manning, David Williams and Brinton Young, who modernized 22 houses.



Very little gravy. Williams counts on getting only a few usable items from his purchase of an old house: solid walls, joists, most flooring and some fireplaces. Primitive plumbing and wiring are ruthlessly scrapped. Anything else, like a good roof, interior and exterior doors, sound plaster, etc., he considers gravy.

Interesting old details like mantels, windows and doors are kept only if they are completely sound, as restoration would be uneconomic. Though Williams admits that new flooring would not cost much more than sanding, filling and repairing the old, he has learned that people are more impressed by the quaintness of the ancient boards than by the utility of modern oak.

Lean-to sheds are common at the rear of old Philadelphia houses, and the weathered frame construction is replaced by a concrete-block kitchen wing, with a dressing room or bedroom above. The remainder (perhaps 100 sq. ft.) of the tiny yard is given over to patio and planting area.

He does his own selling. The only trades that Williams subs are plumbing, heating and wiring. He keeps a half-dozen carpenters and plasterers on his payroll and uses common labor for much of his work. In addition, he sells all his own houses because "brokers do not seem to work up the enthusiasm necessary to paint a selling picture to prospects. They find it impossible to stop thinking of Panama St. as a slum, rather than an almost perfect residential area. The biggest asset needed is imagination, and you don't always get that from a sales force. Besides, I like the challenge and excitement of selling something I have created myself."

Tough financing. Financing has nearly hamstrung Williams' work, as many lending institutions ignore remodeled older buildings in favor of suburban subdivisions. Building and loan associations and private trusts have furnished most of his loans, with interest rates running as high as 6%. This shortage of construction money has made it impossible for him to control an entire block, as he would like to do.

Rent law delays progress. Another big problem stems from Philadelphia's rent control law, which forbids eviction of tenants except for the owner's personal occupancy. This forces Williams to find acceptable quarters for the occupants of his buildings.

Often he advances them money toward a down payment on a home of their own, or pays their moving expense. Moving tenants out has cost \$300 per building, and he feels that eviction should be easier, in view of what he does with the property.

Community benefits. With only enough money to do one or two houses at a time, Williams has had to stand by and watch adjoining property double and triple in value because of the improvements he was making next door. He tries to get options on neighboring houses, but finds this very difficult. Once he has demonstrated what can be done with run-down properties, both private and investing owners "get into the act."

One thing is certain: improvement of most of the houses in a block makes it economically stupid to keep others in a state of disrepair, at their usual low rentals. The owners will either sell them at their increased value to families who want to renovate them, or will realize that they can increase rents and/or value by modernizing them themselves. In either case, the restoration of one or two houses causes a rapidly spreading case of "reverse blight," with whole neighborhoods making a comeback. There is a striking similarity between the way property degenerates and the way it regains its appearance and value.

Tax income jumps. Reassessment of improved houses at least doubles the tax return to the city, and Williams cites one case in which the property tax jumped from \$120 to \$300 per year as a result of improvement. He feels sure that he will not run out of houses to make over, though it involves searching out new areas because renovating a few houses always raises the neighboring values above what the builder can pay for his raw material.

Advice to builders. For builders who would like to imitate him, Williams has this advice:

"Learn the real estate market. Don't pay too much for the old house, or you'll wind up in a price range higher than your customers will pay. Remember, you will have to put up 60-70% of your purchase price in cash, so don't overextend yourself. And don't ever try to create an island of improvement in a sea of blight. Make it a peninsula, so that your project always connects directly to something nicer."



Photos: Lawrence S. Williams

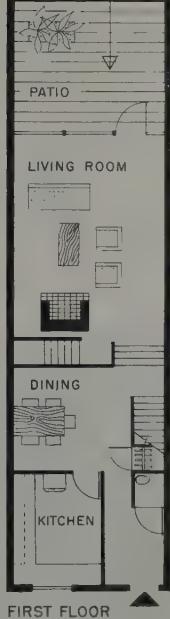


Smart new living room, right, is top apartment in house, above, being remodeled by David Williams. Larger windows, fresh plaster, newly sanded floors, sandblasted fireplaces are prime improvements. House at far left is Mrs. Manning's.





Modernized window, left, is in ground floor rear of freshly painted house at right. As the plan indicates, door in glass wall leads out to a small garden. A large glass area like this one gives a whole new outlook to a dingy house, Williams has discovered, and is well worth its cost.



Plans show how highly marketable three-bedroom town house is created from old slum dwelling. Three floors offer much variation. Here new kitchen, dining room, living room are on ground floor with master bedroom and bath upstairs.



Values of other houses along the street increase as soon as one house is modernized. One solution is for several builders to get together to buy up an entire block of houses, preferably on both sides of a street. Then they can proceed to modernize at leisure, which often quadruples final values.



Great attraction for buyers of remodeled old houses is closeness to main business area. View above is from top of a Williams house, shows adjacent trees and proximity to downtown Philadelphia. In choosing old houses to buy for remodeling, Williams tries to get close to a park, old church, historic landmark or other distinctive attraction. Big problem is to acquire enough houses at the start.

TYPICAL COST FIGURES on a remodeled house that sold for \$13,800

Original cost	\$3,500
Excavation & foundation	800
Plumbing, incl. kitchen fixtures	1,800
Heating	1,200
Carpentry & materials	2,700
Plastering	700
Painting	500
Electrical	225
Roofing & insulation	380
	\$11,805
Miscellaneous expense, overhead and profit	1,995
Total	\$13,800

Woman remodeler sparks neighborhood improvement



Before Mrs. Manning and her partners went to work on Panama St. houses this is what rear yards looked like. "We had to climb over piles of rubbish to see the back yards," she says. Garden below is that of a nearby house she did over. Brick paving, small planting areas, latticework screens are first step. Garden of her own house is more elaborate.

In the Panama St. remodelings, shown in the preceding pages, Mrs. Halsey Manning was an original partner with David Williams and Brinton Young. Members of this trio were responsible for the modernization of some 22 houses. Their inspiration has so encouraged other owners that now every house has been remodeled.

Mrs. Manning's most original achievement has been in demonstrating how tiny back yards, once filled with shacks, outhouses and debris of all sorts, can be transformed into lovely small gardens. To her garden rehabilitation Mrs. Manning brought several years background as secretary of a neighborhood improvement club, and activity in a garden club. She was one of the first tenants to move into a modernized Panama St. house. Here she set an example of what to do with a back yard by landscaping a garden that has encouraged many other owners. The before-and-after photos on this page are another sample of her work.

The influence Mrs. Manning has brought to this neighborhood demonstrates what every honest builder admits: that many of his best ideas come from his wife or from smart women on his staff. Since the most important customers of either new or modernized houses are women, it is logical that the feminine touch in housing can create sales. What Mrs. Manning has done to the fronts of her houses by the use of color, flower boxes, plantings or other attractive touches, and in her gardens, has played an important role in the success of the whole project.





Robert Kendler's mammoth remodeling business takes in all conceivable types of houses, of which these before-and-after photos are representative. Most important job of his large sales staff is to create new business, not to argue with potential customers over design details.



Biggest remodeler of them all

Attic, dormer and roof above the rest of the modernization industry in volume is Chicago's Community Builders, Inc., whose estimated 1953 volume of over \$6 million in remodeling puts them in a class by themselves (land sales and unfinished "shell" houses push the gross above \$10 million). These department-store-size figures are achieved with a department-store-size advertising budget (\$500,000) and staff (400, including 280 carpenters).

President Robert Kendler's 2,500 jobs this year will range from \$250 porches to a \$50,000 rehabilitation of a multifamily apartment building, and leads from newspapers, TV and direct mail will be followed up by over 60 salesmen. A registered architect, F. Clare Hinckley, oversees all plans and also conducts Community's popular TV show.

Get 'em, then sell 'em. Athlete (handball champion) Patron Kendler, who hires outstanding sports figures for his sales staff by the teamfull, allots himself the two toughest jobs: advertising and financing. Six hours of every working day are devoted to writing black-type, copy-heavy, full- and half-page ads for Chicago papers and commercials for the TV show.

All copy makes a strong appeal to the "something for nothing" idea, and attic conversions, basement apartments and extra rooms are presented as a lucrative source of steady rental income, as an investment rather than an expenditure. As Chicago is still short on rental housing, and rent control has ended, there is much justice in his presentation. Low monthly payments are emphasized, rather than total cost.

Follow the leads. When an inquiry on modernization comes to Community a smooth-working, hard-selling process is set into action. Trained telephone interviewers elicit answers to 25 questions about the property, family income, etc., and determine whether the person is a "prospect" or merely a "suspect." If the lead sounds likely, it is turned over to an estimator-salesman, generally a bright, young ex-athlete, who starts at a weekly salary of \$150, but is warned that he will either get a raise at the end of a month or be fired.

No home calls are made unless salesmen know both husband and wife will be there, for they have learned that decisions on

remodeling are family affairs (also, because most property is held jointly, both signatures are required to close a deal).

Each job is figured differently, but all estimates are influenced by three factors: 1) square footage, 2) age of the building and 3) special working conditions (a \$300 cornice job that needed \$1,200 worth of scaffolding taught this last lesson). The target is a 50-75% profit, but this mouth-watering figure is not net: "Every week builders go broke venturing into remodeling," says Kendler, "and we don't propose to be among them. One-third of our gross, after materials and labor, goes for advertising, and year after year, we find our net profit averages 3-4%."

New mortgages. Better than any other US remodeler, Kendler has worked out a system of financing that enables him to do this tremendous volume. Because major improvements bring Title I loan payments too high for many families, his most successful selling is based on the refinancing of the home owner's mortgage, in some cases consolidating all personal debts in the new mortgage as well as the remodeling cost.

To insure a source of funds, Community has invested in six local savings and loan companies, and has educated them into accepting Community's loans as "premium paper." Personally holding, or "sheltering," the more difficult cases, Kendler now has the savings and loan groups eager for his Title I loans.

Kendler sees a giant future market in the postwar home owners, with growing families and shrinking mortgages. Many have built equities that make refinancing "gold plated" for lenders, and their need for extra rooms and additions makes them good prospects.

Local labor, local suppliers. Carpenter crews are spotted throughout the 50-mile selling radius, work in the neighborhood they live in. Customers like the idea, "Your neighbor will do the work." All possible materials are bought from local dealers to build good will and cut trucking costs on small quantities.

Kendler does not feel that remodeling is restricted to builders already in the field, but warns that estimating the cost of transforming a gimpick Victorian into a graceful Colonial or a chaste contemporary house is a tricky business, and the pitfalls have burned the fingers of more than one newcomer.

Remodeling is vastly different, says Detroit builder

In the extremely active Detroit modernization market, where alteration volume is currently 30% of new-home figures, Owner Sydney Silverman claims his six-year-old Silco Building Co. is the city's largest, with an estimated \$600,000 volume for 1953. Silverman admits he did little but break even his first two years because of the profit-eating lessons he had to learn about the difficulties and traps in renovating older structures. But since then business has been profitable.

This operation is more typical of the small-scale remodeler than is Kandler's operation. Silverman has only two salesmen on his staff besides himself, but both are trusted to make final price decisions on jobs. Two other key employees are expeditors, responsible for the efficient scheduling of men and materials, biggest headache of the small contractor doing many jobs simultaneously.

Recommended business. In addition to a heavy advertising schedule (\$50,000 annually), Silco has unique connections with Detroit's leading department store and a large lumber dealer. They refer customers' inquiries about modernization to him. This gives his bid prestige, also demands that it be exactly as promised, and that any complaint be handled promptly and satisfactorily.

Silverman, who also builds new houses, doubts that the average builder should enter the remodeling field. "Every day I see contractors take jobs at impossible prices just because the builder doesn't know enough about estimating, costs and possible complications. Sure, a smart builder would make a smart remodeler, but he'll have a lot to learn and unlearn, and he's bound to lose money at first."

Basic qualities. Silverman believes that the successful remodeler must have:

1. A creative mind. The production builder can offer one package, but the remodeler must deal with people who have as many different ideas as there are jobs.
 2. Knowledge of every cost. Not only must labor estimates be accurate, but the remodeler generally furnishes all materials and must know the dollar difference that varying specifications will make. Usually, he must back his judgment with a firm bid, then and there, without consulting subs, in an atmosphere of intense competition with other bidders.
 3. Familiarity with old construction and code requirements. For example: additional wiring for a new room might require that the entire wiring system be brought up to code. Corroded plumbing lines might demand more extensive replacement than anticipated.
- Big differences.** From his experience in both fields, Silverman notes operating differences between new houses and remodeling:
1. Builders buy in volume; remodelers cannot. Jobs are small and scattered. It is often cheaper to buy a needed item at retail near the job than to delay workmen while a truck drives out from a warehouse.
 2. Builders get construction money; remodelers cannot factor their contracts. No bank will lend a dime on anything but a completion slip, and volume is limited sharply by capital.
 3. Builders get materials and labor credit not available to the remodeler. Subs are generally small and cannot afford to carry the contractor, often need weekly payroll advances.
 4. All work is done in the customer's house, under his very eye. Workmen are delayed by having to explain and justify the work they are doing.

Can \$80-per-week home owners

afford \$100-per-day mechanics?

Many modernizers are concerned at the growth of "do-it-yourself" projects by the public, but this experience points up one reason why many contractors are losing business they should be getting:

A Detroit home owner who needed five new concrete porch steps answered a newspaper ad: "Cement work, reasonable price, work myself." The gabardine-clad contractor who arrived in a station wagon quoted \$125 for the steps (\$5 per running foot) and \$40 for pointing up the brick side piers. The job involved only one day's work by mechanic and helper, plus materials and equipment.

The shocked customer decided to repair only the two worst steps, built his own forms from scrap lumber, invested a morning's work and \$3.45 in three bags of ready-mix concrete. He wound up with a job not as complete or finished as a professional one, but it solved his immediate problem.

The point: the well-paid white-collar home owner could have bought materials, rented a mixer, spent a week's vacation without pay on the job, and still saved money. A more typical home owner, earning factory wages, could have afforded to take two unpaid weeks to do the work.

If this contractor paid his helper \$3 per hour and materials amounted to \$15, he was figuring \$126 as a day's pay for himself and his equipment. After such experiences, a growing number of home owners are learning to take their problems to local lumber dealers. This customer could have bought ready-mix, learned about low-priced precast concrete steps or found a more reasonable contractor.

In Washington, D.C. Mrs. Una

Davis Studio



Completely new face was given this Hanbury house by Architect Cole McFarland, who replaced steps, turned basement into attractive living-room floor, added powder room. Interior was modernized and rear windows enlarged.



So attractively was this house modernized by Mrs. Hanbury that it was bought by a Supreme Court Justice. At rear was a two-story stable with servants' quarters (two photos right) which was also completely modernized. Between the two buildings are the paved courtyard and planting beds.



Old house, above, had little character, no style. But remodeling goes more than skin-deep, interiors are equally improved. Some examples of interiors are shown on pages 144 and 145.



Hanbury gives top remodeling value



"Remodeling gets to be like a gold rush," says Mrs. Una Hanbury. "The fever catches on because the pioneer in a run-down area buys very cheaply and does well on his investment. Later your good buys are gone." Thus the first advice of a woman who is a professional modernizer is to be bold in buying properties where others have not yet recognized value in a potentially good area, and to buy several properties as close together as possible.

She also believes "it pays to buy a badly run-down house which has to be ruthlessly gutted" rather than one which needs little modification, assuming the structure and architectural lines are good. Reason: you don't end with a patch-up job.

"It is important to have a good architect who understands this specialized field and who is familiar with building codes," as gas, electric, fire and municipal codes may conflict or vary.

"Reconstruction is as expensive, often more expensive, than new construction," she says. "One of the greatest difficulties is to get the public to appreciate the great cost which goes into a really sound and honest remodeling job." But one of her basic assumptions is that a soundly built house in a good location will bring a fair profit if the modernizing is well done.

Beware of dynamiters!

A new kind of racketeer—the “dynamiter”—
promotes the sale of home improvements
at exorbitant prices and sometimes by illegal means

This report from **Consumer Reports** is reprinted here for three purposes:

1. to let the homebuilding industry see what the public is being told about racketeering in modernization;
2. to show how important it is for the reputable leaders of the industry—builders, bankers, dealers, architects and realtors—first to clean up the racket and then take over themselves the field in which the racketeers are operating;
3. to show how important it is that home owners should get the money for home improvements from their own mortgage bankers under the open-end mortgage instead of short-term 9.6% interest Title I credit from strange banks.

Consumers are being swindled out of millions of dollars in the field of home improvement, in connection with the sale of such things as siding, painting, roofing, heating and ventilating equipment, air conditioning, garbage-disposal units, etc.

The method by which this is done rests on a loophole in federal law that opens up an avenue to easy, ready cash, which is, of course, the racketeer's main objective in any field.

The law in question is Title I of the National Housing Act, under which loans for home improvement and repairs are insured by the government. About \$1.5 billion of these home improvement loans are now outstanding. The racket potential involved is big enough to attract underworld talent. Laxness all up and down the line from branch banks to government officials with regard to these loans, the difficulty faced by law enforcement officials in investigating and prosecuting dishonest building contractors and the readiness with which many local radio and television stations sell time to almost anybody with cash—all these factors add up to encourage a highly profitable racket in which the illegitimate operator is aided, consciously or unconsciously, by allies in legitimate circles.

Enter the dynamiter. There are, of course, many honest, conscientious salesmen. The salesman who works this racket is known as a “dynamiter” because he can generate a sales pressure that blasts a customer into signing a purchase contract almost before the customer realizes what he has done. He is sometimes referred to as a “suede shoe boy” because he usually dresses on the flashy side; and he is likely to be driving the biggest, most expensive car on the road. In news stories he has been named “living-room racketeer” because his M.O. (method of operation) is selling in the home of his victim.

Once he gets into your living room, you have to be tough and rough to get him out. Some victims have reported instances of a dynamiter staying five hours. “He just wears you down and no matter how you say ‘no’ he’s got another argument.”

He plays upon fear. If he is selling furnaces he finds that “your furnace is sending poison gas through the house.”

He capitalizes on feelings of inferiority. “It’s about time you people, good people, were able to get something decent for yourselves for once. That’s why my firm has joined up with the government to make these low-payment, FHA loans possible.”

Sign on the line. He will promise almost anything to get you to sign on the dotted line. Here are five examples of the most frequently used come-ons:

1. Ten-year, 20-year or even lifetime guaranties on the material or the product (these guaranties are generally so worded that they are worthless).
2. Low monthly payments on a loan, insured by the government without a mortgage, so that if something happens to you, you do not lose your home in a foreclosure.
3. Commissions on future sales that will amount to more than your payments. “We want to use this job for advertising purposes; so we’ll make you a special low price if you will agree to let us use your house as a model home.” This is known as “the model home gag.”
4. Consolidation of any existing installment debts you may have into the loan to pay for the new job he is selling. This is the “debt consolidation gag.” The unwary victim usually does not know what the salesman knows: that such a proposition is illegal; that it is, in fact, a felonious violation of federal law, because FHA-insured loans cannot legally be used for purposes other than home improvement. Furthermore, where a sizable sum has been added to the home improvement contract, the borrower sometimes finds, after the job is completed, that the salesman has disappeared and the dealer denies knowledge of the promise. Thus, the customer is left with a big loan to pay back to the bank in addition to the installment debts which he had before.
5. Ready cash, if you need it. “We’ll write up the contract for \$1,000, then I’ll give you the extra \$500.” This cash come-on is, of course, a variation on the debt consolidation idea, and it is also illegal.

The dynamiter will use whatever means he can devise to get your signature on a contract. He does not worry about your money. He gets his money from the dealer, or contractor, to whom he sells your signature at the bottom of an order for home improvement or repairs. As soon as the job so contracted is finished the bank pays the dealer the amount stated on the contract, and the dealer in turn pays the dynamiter. These super-pressure salesmen work on commission. In some fields it is called “par selling.”

continued on p. 182

For Remodeling or Modernizing—

Outside and In use **FLINTKOTE Building Materials**



Flintkote Decorative Insulation Board

When remodeling or repairing, Flintkote Decorative Insulation is a friend indeed! Use it to build or brighten up *any* room . . . to cheer up drab surroundings . . . to add insulation. *The extra years of service cost no more!*

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There are many other Flintkote Building Products, too, for repairing, remodeling and modernizing. Write for catalog.

*A Trademark of The Flintkote Company
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Flintkote's beautiful Stri-Color* Asbestos-Cement Sidings . . . with the famous Dura-Shield* water-repellent, stain-resistant, protective finish . . . can give a house a *brand new appearance!* Their handsome new colors can be used for monotone or duotone effects . . . or for effective combinations with stone, brick, stucco. Available in gray, green, brown, or in Weathered White, Green and Coral. *The extra years of service cost no more!*

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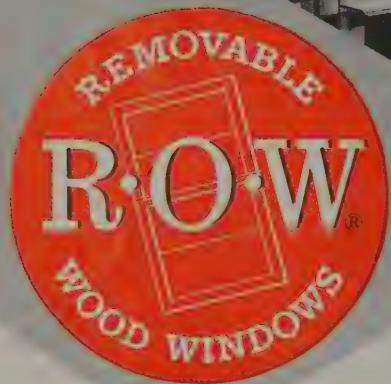
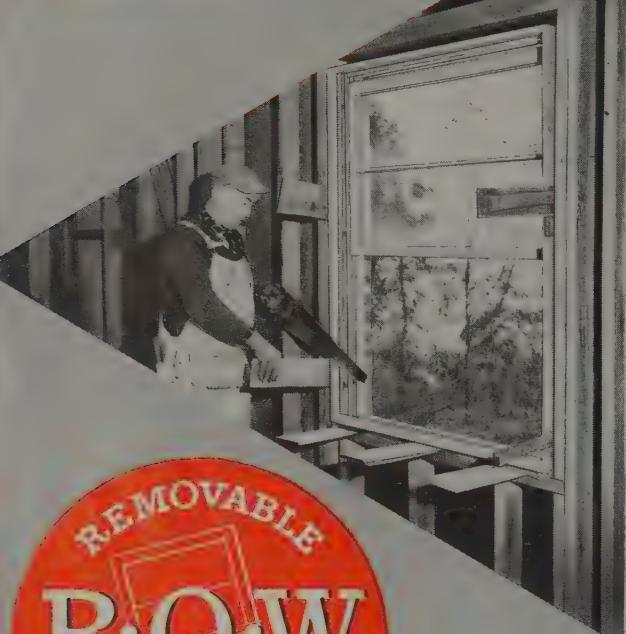
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One man can handle installation of an R.O.W. window. Sash lift out entirely to lighten the unit and prevent glass breakage. More important, from the standpoint of builders, homes equipped with R.O.W. windows sell faster—build customer satisfaction and—more sales.

you can lift it out entirely

See your local lumber dealer or write

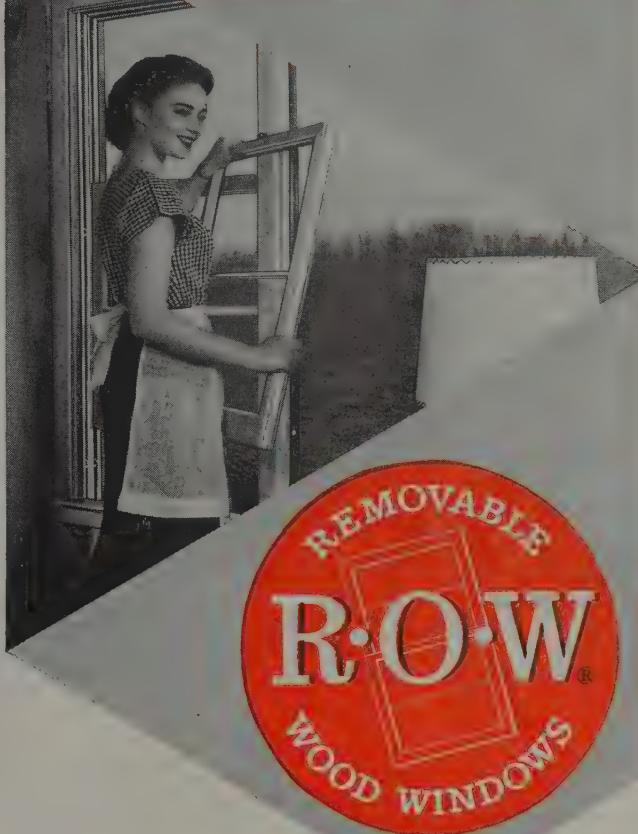
R.O.W. SALES COMPANY 1340-76 ACADEMY AVENUE • FERNDALE 20, MICHIGAN

Arrangement of units	LIVING ROOM	KITCHEN	Total depth of units
Adjacent	Books, magazines, or toys.....12"	Dinnerware, foods, or utensils.....12"	12"
	Business papers, sports equipment, or musical instruments.....16"	Utensils, cleaning equipment, or chore clothes.....16"	16"
Back to back	Books, magazines, or toys.....16"	Cleaning supplies, packaged foods, tools, or hanging utensils 4"	20"
	Books, magazines, or toys.....12"	Dinnerware, utensils, or foods.....12"	24"
Dovetailed Above	Business papers, sports equipment, or musical instruments.....16"	Packaged foods.....8"	
	Books.....12"	Cleaning supplies, packaged foods, glassware, or hanging utensils.....4"	
Below	Wood.....16"		16"
	Books.....12"	Foods, utensils, or dinnerware.....12"	24"
Above Below	Writing or typewriter desk, or radio and record-player.....24"		
	Books.....12"	Dinnerware.....12"	
Above Below	Books.....8"	Dinnerware.....16"	24"
	Books.....8"		
Arrangement of units	LIVING ROOM	UTILITY ROOM	Total depth of units
Adjacent	Books or magazines.....12"	Canned foods, toys, or miscellaneous.....12"	12"
	Books above.....12"	Canned foods, toys, or miscellaneous below.....12"	
Below	Business papers, writing desk, radio and record-player, or wood below.....16"	Miscellaneous above.....16"	16"
	Writing desk, musical instruments, or radio and record-player.....16"	Cleaning or sports equipment, chore or play clothes, special utensils or miscellaneous.....16"	
Back to back	Coat or bed closet.....24"	Cleaning or laundry equipment, chore or play clothes, luggage, or miscellaneous.....24"	24"
	Books or magazines.....12"	Carpentry tools, cleaning supplies, or miscellaneous.....4"	16"
Below	Writing desk, musical instruments, or radio and record-player.....16"	Carpentry tools, cleaning supplies, or miscellaneous.....4"	20"
	Books or magazines.....12"	Canned foods or miscellaneous.....8"	
Arrangement of units	STUDY OR DEN	UTILITY ROOM	Total depth of units
Adjacent	Books or magazines.....12"	Canned foods, toys, or miscellaneous.....12"	12"
	Business papers, or musical or sports equipment.....16"	Chore or play clothes, cleaning equipment, or special utensils.....16"	16"
Below	Business papers, writing desk, radio and record-player, or wood below.....16"	Miscellaneous above.....16"	
	Bed closet or clothing.....24"	Chore or play clothes, or cleaning or sewing equipment.....24"	24"
Back to back	Books or magazines.....12"	Cleaning supplies, tools, or miscellaneous.....4"	16"
	Books or magazines.....12"	Canned foods or miscellaneous.....8"	20"
Below	Writing desk, musical instruments, or radio and record-player.....16"	Cleaning supplies, tools, or miscellaneous.....4"	
Arrangement of units	DINING ROOM	KITCHEN	Total depth of units
Adjacent	Dinnerware.....12"	Dinnerware, utensils, or packaged foods.....12"	12"
	Business papers.....16"	Cleaning equipment or utensils.....16"	16"
Back to back	Bed closet or sewing equipment.....24"	Cleaning equipment.....24"	24"
	Dinnerware.....12"	Dinnerware, utensils, or packaged foods.....12"	24"
Dovetailed Above	Glassware.....4" or 8"	Dinnerware, utensils, or packaged foods.....12"	16" or 20"
	Dinnerware.....12"	Dinnerware, utensils, or packaged foods.....12"	24"
Below	Linens.....24"		
Arrangement of units	DINING ROOM	BEDROOM	Total depth of units
Adjacent	Bed closet or sewing equipment.....24"	Clothing or bed closet.....24"	24"
	Glassware.....8"	Shoes, hats, or miscellaneous.....16"	24"
Dovetailed Above	Dinnerware.....12"	Books, mirror, or miscellaneous.....12"	
	Writing or typewriter desk, or table linens.....24"	Dressing table.....24"	24"

home storage units

Arrangement of units	KITCHEN	HALL	Total depth of units
Adjacent	Utensils, foods, or dinnerware...12"	Cleaning supplies.....12"	12"
	Utensils or dishes.....16"	Bathroom supplies, chore or play clothes, cleaning or sports equipment.....16"	16"
	Cleaning equipment.....24"	Bed closet, bedding, clothing, chore or play clothes, or infants' equipment.....24"	24"
Back to back	Hanging cabinet for utensils.....6"	Canned Foods or carpentry tools...6"	12"
	Utensils, foods, or dinnerware...12"	Cleaning supplies, canned foods, or carpentry tools.....4"	16"
	Utensils, foods, or dinnerware...12"	Canned foods.....12"	24"
Dovetailed Above Below	Utensils, foods, or dinnerware...12"	Cleaning supplies, canned foods, or bathroom supplies.....12" Luggage.....24"	24"
Arrangement of units	KITCHEN	UTILITY ROOM	Total depth of units
Adjacent	Dinnerware, foods, or utensils...12"	Toys, canned foods, laundry supplies, or miscellaneous.....12"	12"
	Dinnerware, foods, or utensils above.....12"	Toys or miscellaneous below.....12"	
	Dinnerware, foods, or utensils...16"	Chore or play clothes, special utensils, cleaning or sports equipment, or miscellaneous...16"	16"
Back to back	Cleaning equipment.....24"	Chore or play clothes, or special utensils; infants', laundry, or sewing equipment; luggage, or miscellaneous.....24"	24"
	Packaged foods, or utensils (hanging).....8"	Carpentry tools or cleaning supplies.....4"	12"
	Dinnerware, foods, or utensils...12"	Canned foods or miscellaneous...8"	20"
	Glassware or packaged foods...4"	Chore or play clothes, or cleaning or sports equipment.....16"	
	Packaged foods, or utensils (hanging).....8"	Chore or play clothes, or cleaning or sports equipment.....16"	24"
	Dinnerware, foods, or utensils...12"	Toys, canned foods, or miscellaneous.....12"	
Arrangement of units	BEDROOM	BEDROOM	Total depth of units
Adjacent	Clothing.....24"	Clothing, chest, dressing table, writing or typewriter desk, bed closet, or sewing equipment...24"	24"
	Bedding above.....16"		
	Bedding above.....24"	Toys, shoes, or hats below.....16"	16"
Back to back	Bedding above.....24"	Luggage below.....24"	24"
	Toys or books.....12"	Hats, shoes, or miscellaneous...12"	24"
	Mirror or books.....12"	Mirror or books.....12"	
Dovetailed Above Below	Writing or typewriter desk or dressing table.....24"		24"
Arrangement of units	BEDROOM	HALL	Total depth of units
Adjacent	Clothing, bed closet, or sewing equipment.....24"	Bedding, bathroom supplies, clothing, chore or play clothes, or infants' cleaning, or sports equipment.....24"	24"
	Toys or books below.....12"	Bathroom supplies, cleaning supplies, or canned foods above...12"	12"
	Toys or hats and shoes.....12"	Tools, limited canned foods, or cleaning supplies.....4"	16"
Back to back	Toys or hats and shoes.....12"	Canned foods.....8" or 12"	20" or 24"
	Bedding.....20"	Cleaning supplies or tools.....4" Card tables and chairs, or luggage.....24"	24"
	Books or magazines.....12"		
Arrangement of units	LIVING ROOM	DINING ROOM	Total depth of units
Adjacent	Books, magazines, or toys...12"	Dinnerware.....12"	12"
	Business papers, musical instruments, sports equipment, or writing desk.....16"	Dinnerware and linens, or writing desk.....16"	16"
	Closet or bed closet.....24"	Sewing equipment or bed closet...24"	24"
Back to back	Books or magazines.....12"	Glassware.....4 or 8"	16 or 20"
	Business papers, sports goods, or musical instruments.....16"	Glassware.....4 or 8"	20 or 24"
	Books or magazines.....12"	Dinnerware or toys.....12"	24"
Dovetailed Above Below	Books.....12" Writing or typewriter desk, or wood.....24"	Dinnerware.....12" Table linens.....24"	24"

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Now that buyers have an opportunity to "select" homes, again, they demand the real conveniences—the functional advantages of well planned dwellings. That's why they select homes with the REMOVABLE WINDOW that is built to look better—fit better—last longer.

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It's the story of the NEVAMAR kitchen that all America is reading about in LIVING . . .

It's a nation-wide promotion that sets a new high in building and remodeling opportunities!



A detailed blueprint of this kitchen and sketches showing its adaptability to rooms of various sizes, together with a colorful brochure will be sent you free of charge. Please write on your letterhead!

Put a NEVAMAR kitchen in your building plans

One glance at this heavenly kitchen tells a prospective buyer that here is beauty that will last thru the years . . . extra value that no other single feature can match. Its counters and sink tops, cabinets and base units are all surfaced with colorful, carefree NEVAMAR.

NEVAMAR is a prefinished surfacing material that's as practical as it is beautiful. It's a rugged high-pressure laminate that never needs painting or refinishing. Scrubbing, polishing and waxing are forgotten chores in any kitchen that's surfaced with NEVAMAR.

Right now and during the months ahead—the NEVAMAR story will be told and retold to home-conscious families everywhere. You can take full advantage of this widespread promotion by putting NEVAMAR on your specifications for any home you build or remodel.



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UNTIL YOU'VE SEEN THE
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CORBIN
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NO MATTER WHAT lockset you're installing now, you owe it to yourself and your customers to see the new Corbin Guardian locks. These locks are unbeatable for economy and ease of installation . . . unmatched in their price class for beauty, for trouble-free operation.

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NO OTHER LOW-COST LOCK offers so many QUALITY features!

- Solid Brass, Bronze or Aluminum trim
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Corbin also makes DEFENDER standard duty cylindrical locks, heavy duty cylindrical locks, unit locks, mortise locks and a complete line of builders' hardware



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**NEWEST
SUPER
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For Modern
Homes**

NATIONAL PACKET
FOR GAS OR OIL

Kitchen Counter Height • All-in-one • Automatic
HOME HEATING UNIT and HOT WATER SUPPLY.

Prospects and buyers respond quickly to the many advantages of this modern automatic factory-assembled hot water home heating unit. They really "go" for its space-saving, money-saving, labor-saving features.

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for Real Heating Comfort
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Branch Offices: Baltimore • Boston
• Buffalo • Chicago • Cleveland
• Detroit • New York • Philadelphia
• Pittsburgh • Richmond • San Francisco • Washington, D.C.

If the dynamiter can sign you up on a contract for asbestos siding for an amount that comes out to \$90 per 100 sq. ft. (a square), he may take an extra \$57 a square. Since a siding job for an average five-room house calls for about ten squares, his commission at these figures would be \$570.

Racketeering home improvement sales are invariably sales at exorbitant prices. Twice the price an honest dealer would charge appears to be characteristic of a dynamiter sale of garbage-disposal units and water softeners. For siding, painting, roofing, insulation and patios the dynamiter's percentage hits tops—anything from 100% to 1,000% above an honest price.

Because there is a combination of materials and installation charges, with installation work and problems varying from one job to another, and often with several crafts employed, it is almost impossible for a layman to judge the fairness of the price proposed. But why would FHA insure a loan of say \$2,500 for a home improvement job worth, at the very best, no more than \$1,000?

The answer to that question is appallingly simple. FHA insures Title I loans without investigating them. Instead, the government depends on what FHA officials refer to as an accredited lending institution's *policy of prudent lending*.

This FHA practice means, in effect, that FHA will insure any loan the bank sends in so long as the number of loans that go sour at that bank does not rise too high above the average delinquencies for the district, or the region. Always provided, of course, that the loans submitted for the government insurance are within the specified limits—\$2,500 as a top for an individual home owner's loan, to be paid back, with interest, in monthly payments over not more than 36 months. And provided, too, that the loan is submitted by a contractor who is not on the current list of dealers whose paper FHA refuses to insure.

The banks themselves make no serious attempt to investigate the worthiness of the loan when it comes from a dealer whose credit is good and who is not on the FHA bad list.

From a banking point of view, an FHA Title I loan of \$2,000, even if it is for a \$500 job, is a prudent loan, since the bank risks no loss, and at the same time earns a good rate of interest. Not only are Title I loans insured by the government so that a bank cannot lose on them, but these loans

continued on p. 184

ALUMINUM NAILS

would have prevented these

"RUST MEASLES"



WHEN YOU BUILD OR
REMODEL, INSIST ON . . .

NICHOLS
NEVER STAIN

ALUMINUM NAILS

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- Save a \$300 Premature Repainting Expense
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Never-Stain Aluminum Nails are FHA approved.

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RUST-PROOF



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**NATCCO presents
a complete line! . . .**

MODEL 1102FL
GARFIELD



**from the GARFIELD 1102FL
for the newest home**

The Garfield 1102FL is quality plus economy, and is a model with many features. Guaranteed plate glass mirrors, seamless one piece bodies, brush holder, interior night light, lights for make-up and shaving, adjustable shelves—many other features.

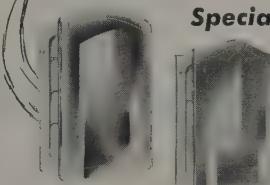
MODEL 1000
AMBASSADOR



**to the AMBASSADOR 1000 . . .
for the distinctive home**

The Ambassador 1000 is the quality model that adds a luxury look to any bathroom. It has extra space and design that better homes and larger families deserve. Extra features include interior night light, shaving and make-up lights, and a chrome plated recessed fixture for soap tray and tumbler holder. It also features a cleansing tissue dispenser, all in one wall opening.

Special Budget Models!



Where low cost installations are necessary—NATCCO offers a complete selection of economy cabinets with quality and features such as piano type hinges, and quality plate or window glass mirrors. Seamless and rust-proofed one piece bodies, tooth brush holders and with or without lights.

YOUR COPY is Ready!

Your letterhead will bring you this new catalog on the complete line of NATCCO Cabinets. Call your Supplier for any of these models.



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Modernizing Added Baths



These "before" and "after" pictures show the striking improvement Weisway makes in modernizing old baths. Leakproof, self-contained

Weisway Cabinet Showers are easily, quickly installed, with no special treatment of building walls or floors. Vitreous porcelain receptor has Foot-Grip, No-Slip floor; safe, sanitary, positively non-absorbent.

Available in free-standing models or for built-in installations like the above. Weisways make extra baths easily possible in old or new buildings. Mail coupon for catalog showing complete line; learn how perfectly Weisways meet the requirements of modernizing as well as providing up-to-the minute bath facilities for new homes.

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also earn for the bank, on a true annual interest rate, about 9.6%—and a very good banking deal. With Title I loan insurance there is neither inspection nor evaluation before insurance is granted. This lack of evaluation is the Achilles heel of FHA's loan insurance program.

Who gets the money? The customer is responsible for the loan and pays it back to the bank in monthly installments, but the dealer who does the job is the one who gets the cash directly from the bank.

The dynamiter sells nothing more than loan bait.

Unlike the established, reputable dealers, the racketeering dealer with whom the dynamiter often works has no long-standing experience with either the materials or the skills in the field. Hence, shoddy workmanship as well as exorbitant pricing is apt to be a part of the picture. And when and if he gets into trouble, the racketeer moves out of the area, leaving honest operators to face the public dislusionment resulting from his wreckage.

Easy money. It was not the purpose of Congress when it passed the National Housing Act to make anybody rich. Its purpose then, back in 1934, was to help bring the nation out of depression dooms. Government insurance for home improvement loans was designed to create jobs for men and markets for goods. The insurance plus the generous interest rates was intended to encourage banks to lend for home improvement without requiring the borrowers to put up mortgages on their homes as security for the loans. And Congress hoped that borrowers, since they would not have to risk their equity in their homes, would borrow in order to spruce up their properties, thereby putting men back to work.

Everything was done to make it as easy as possible for loans to start flowing so that men could start working. Banks were designated as agents of FHA and, in turn, the banks designated dealers and contractors as agents of the banks.

It was not until years later, however, that FHA loan insurance became a sizable program. During the depression years loans never went above \$250 million in any one year. It was after World War II that FHA Title I loans took their big jump. They have climbed steeply since. Last year, for example, they were up 31% over the year before. And today outstanding loans bulk into the large total of around \$1.5 billion.

ALUMINUM MAKES A
WONDERFUL
DIFFERENCE IN HOMES



ALUMINUM COMBINATION DOORS HELP YOU BUILD BETTER, SELL QUICKER!

Adverse climatic conditions and weathering have no effect on rustfree, rotproof aluminum combination storm-screen doors. These durable doors last longer, stay attractive, require absolutely minimum maintenance and permit fast, convenient interchanges of screen and storm panels. These doors fit right in with popular aluminum storm windows and screens—offer another important aid to faster, easier sales because home buyers quickly recognize that they are getting more for their money.

Put aluminum's advantages, both in special designs and standard products, to work

for you. Attractive appearance, long life, low cost, availability, ease of fabrication with regular carpenter tools—these and many other aluminum advantages help you build better, sell quicker.

Remember—for help on your building material problems, call your nearby Reynolds Architectural Distributor listed under "Aluminum" in the classified telephone directory. For more information, on the many uses and advantages of architectural aluminum in home construction, write Reynolds Metals Company, 2529 South Third Street, Louisville 1, Kentucky.

Send for free *Architectural Aluminum catalog*. For quick reference, see catalog *5a* in *Sweet's Architectural File*.

SEE "Mister Peepers" Sundays NBC-TV. Consult local listings for time and station.

REYNOLDS

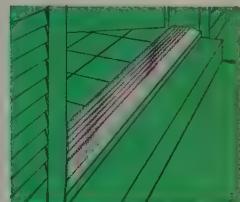


ALUMINUM

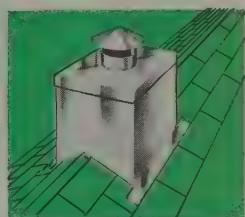
MODERN DESIGN HAS ALUMINUM IN MIND



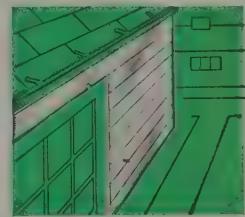
Aluminum hardware's lustrous natural color in a wide range of finishes matches all decorative schemes.



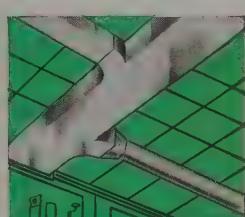
Aluminum thresholds are available for all entrance and between rooms applications. Easy to install, economical.



Aluminum chimneys are light weight, save space, are easily erected, reflect heat and resist corrosion.



Aluminum siding is easy to work with and apply. Won't rot, warp, shrink, swell or crack. Fire resistant.



Aluminum ductwork is easy to handle and install. Won't rust, is a natural insulator, minimizes heat loss.

THE LITERATURE OF REHABILITATION

Most of what has been written so far about saving US cities by conservation and rehabilitation is either 1) so profound and so lengthy that few people in the busy building industry have taken the time to read it or 2) so brief or so popular that it does not deal with important details of a highly complex topic.

Two pamphlets avoid these pitfalls. Most recent and readable is NAHB's 26-page how-to-do-it study on rehabilitation, *A New Face for America*, issued only last July. It uses the photo-journalistic technique of picture, graph and terse caption to show the causes of urban slums, their staggering cost and how to launch a rehabilitation and conservation program in your home town. It gets in some of its hardest licks against the organized chaos that characterizes most American city halls. The clumsy, costly organization of city government, NAHB thinks, is one of the root causes of the neglect that has spread slums.

NAREB's *Primer on Rehabilitation under Local Law Enforcement* is longer (66 pp.) and delves into more specifics. For instance, it includes the text of Baltimore's widely applauded housing code and the text of an effective letter used by Norristown (Pa.) realtors to persuade landlords of blighted property to clean up voluntarily.

To topflight experts on reconditioning slums or near-slums, the generally acknowledged Bible is a 500-page, three-volume study *Conservation—A Report to the Conservation Committee of the Metropolitan Housing & Planning Council (of Chicago)* by its Conservation Studies Staff. The study, published in 1953, is the outgrowth of two years' work. It sells for \$5 per volume.

Another detailed document is *Law Enforcement—Baltimore Plan Pilot Program*, a 70-page report on the well-advertised Baltimore Plan. It is available from the Baltimore City Health Dept.

Modernizing Buildings for Profit, by Kenneth K. Stowell (Prentice Hall, Inc., 1935) is out of print, but rehabilitation experts agree it remains probably the best thing that has been written on how to size up individual rehabilitation jobs. Item: it contains a wonderful check list for the unwary to determine if a job is economically feasible. The book should be available in many a public library.

Other recent contributions to the literature of rehabilitation:

4 Proposed Housing Ordinance (model ordinance), American Public Health Assn., 1790 Broadway, New York, N.Y.

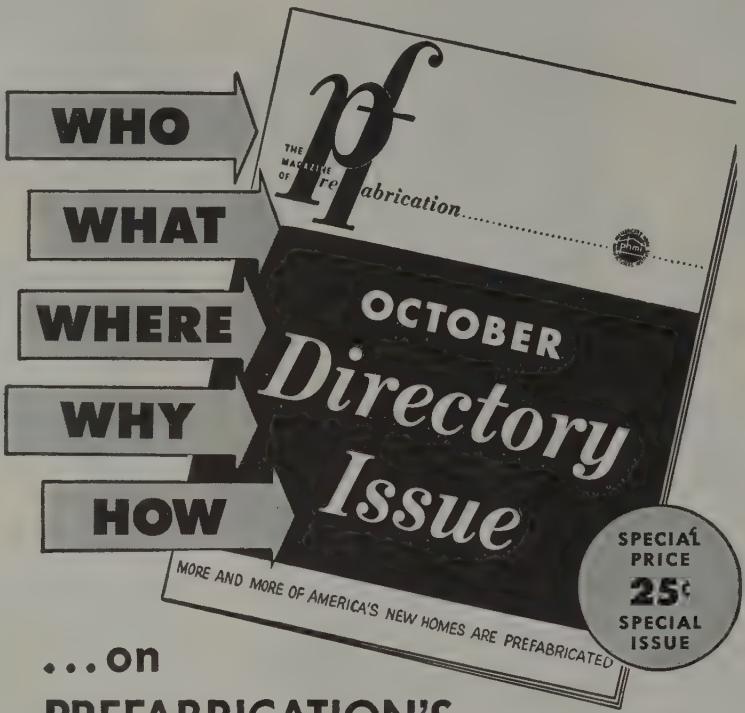
"Last Chance to Save our Cities," Joseph W. Lund, former (1952) president of NAREB, *This Week* magazine, Apr. 26, '53.

"Press Has Big Role in Drive for Housing," Fritz Burns, *Editor & Publisher*, June 6, '53.

"Slum Towns Are Going," Edward B. Lockett, *Nation's Business*, May '53.

"These Slum Landlords Get Smart," Sidney Shallet, *Saturday Evening Post*, Jan. 31, '53.

"Rehabilitation—New Frontier for Professional Management," R. Gordon Tarr, *Journal of Property Management* (published by NAREB's Institute of Real Estate Management), summer 1953. And from the same publication: "How to Turn a White Elephant into Valuable Property," Ben Thorpe, spring 1952; "Remodeling is Profitable, If You Know What You Are Doing," Everett Cook, spring 1953.



Your copy of the directory issue of PF, the Magazine of Prefabrication, will be invaluable as an official guide to the opportunities the fast-growing field of prefabrication offers. A handy reference, containing complete and up-to-date information on the industry . . . available from no other source. In it you will find:

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- What types of homes they design and manufacture, illustrations of them together with floor plans.
- Territories where they operate and through whom and to whom their houses are available.
- Why prefabrication's potential is steadily rising in all parts of the country, and already accounts for 20 per cent of new homes produced in some areas.
- How you can profit from the big swing to prefabrication's modern methods.

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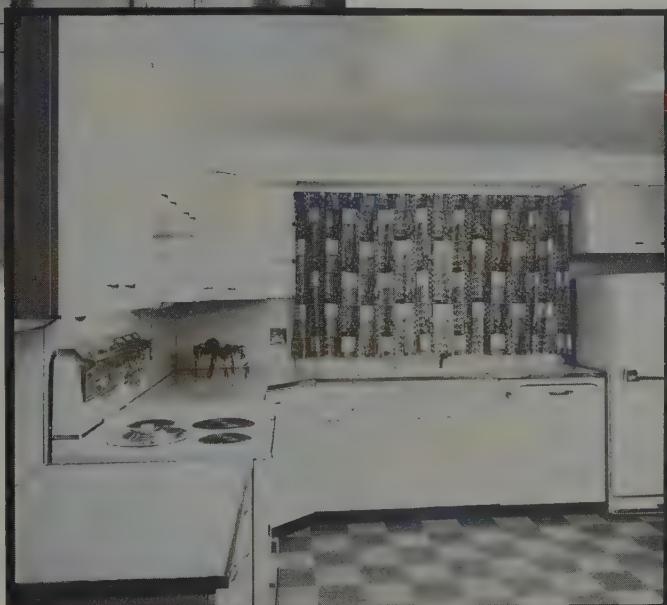
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HOUSE OF THE 50's



iances in homes you build is the sign that gives
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in the builders who stand out above and
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se reputations for quality building are the finest
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ome within one hour after it was opened. The home also has a
int Automatic Laundry.



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Rochester Hotpoint House of the 50's, who say,
"Hotpoint's fine acceptance had much to do with the
appeal and rapid sale of this home. The perfect timing
on delivery and the fine cooperation
of the Hotpoint distributor made it
a real pleasure to work with
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for your PROFIT SIDE of the LEDGER...



The exclusive Bev-All* arched construction prevents "dishing-in" and

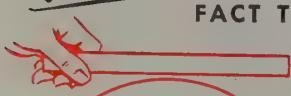
MASTIC-SEAL RIB* seals mastic in—water out!

FOR QUICKER SALES

FOR HIGHER APPRAISAL VALUE

**FOR TROUBLE-FREE
INSTALLATION**

TILEMASTER FACT TABLE



Place a straight stick across the top of a Bev-All plastic tile. See for yourself the smooth contour, the extra depth that you get with Tilemaster Tile.

DURABLE PLASTIC—

Careful molding assures perfect uniformity of colors and dimensions.

EASY MAINTENANCE—

Cleans with the swish of a damp cloth.



*Patents Applied For

Instant, pleased response to the sparkling beauty of Tilemaster plastic wall tile installations helps bring prompt sales. You and your customers desire the Tilemaster Bev-All deluxe arched construction because it prevents "dishing-in" or cupping. Tilemaster's rounded contours is engineered in! This exclusive feature molded with sturdy Styron withstands hard knocks or blows.

Tilemaster installations definitely impart extra value to any home, because the jewel-like beauty, easy maintenance and added luxury are built-in for the life of the house.

Tile installers prefer Tilemaster plastic tiles! The patented Mastic-Seal Rib seals mastic in—water out, for life . . . prevents water damage in shower stalls or any areas exposed to water! Guaranteed perfect color uniformity in 29 "Decorator" colors . . . Bullseye corrugation on back "locks" tile permanently to wall . . . tiles are absolutely square without burrs or edge blemishes . . . and U. S. Bureau of Standards requirements are bettered.

You are assured of continued customer satisfaction once you specify and install Tilemaster quality tiles!

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of preferential appraisals geared to desirable maximum objectives instead of minimum standards alone.

The most favorable appraisals should be given to properties that rate highest in achieving desirable goals. Minimum houses which fall below a stated minimum should, of course, be ineligible for insurance. This policy would restore competition to the homebuilding business and insure maximum value to home buyers.

A logical approach to home ownership

Once competition, in the form of preferential appraisals, has been restored to the homebuilding business, and builders have been given a financial incentive to produce the best values possible, then credit terms can safely be liberalized to enable more families to buy homes.

There is no doubt that present down payment requirements on homes are too high to be met by the cash savings of many families. There is no moral or financial reason why a family should possess a sizable amount of cash savings before being permitted to buy a home. Paradoxically, FHA encourages long-term mortgages and the incurring of simultaneous obligation for other, often less desirable, investments. We suggest the desirability of reversing this policy and encouraging home buyers to make monthly payments on mortgage loans as large as their budget can safely afford.

To advocate small down payments on loans running for 20 to 30 years is to invite trouble. During the early years of such a loan, a large proportion of the small monthly payments is applied to insurance taxes and interest charges on large loan balances. Very little of the early payments is applied to a reduction of the loan amount. If no deflation of housing values occurs and if the mortgagor keeps his job and his health, it might work out. But it depends on a lot of luck to avoid trouble over 20 to 30 years, more luck than even the most optimistic actuaries will predict.

A home is not a capital investment on which a profit can be earned and plowed into a reserve for depreciation and replacement. It is a consumer item and, unless we miraculously have indefinite inflation, it depreciates in value as it is used. Sure, prices are inflated now and some homes are selling for twice what they cost, but they did not in 1933; and it is a safe bet that prices will not be inflated at the same time that mortgagors' incomes are reduced and

continued on p. 194

When elegance really matters...



Set the pace with

ARMSTRONG'S Decoresq CORLON

the first patterned inlaid plastic flooring

When a discriminating client asks for distinctive floor styling—seize the opportunity to specify the most distinguished of all floors, Armstrong's new Decoresq* Corlon®.

You will benefit from the prestige that this outstanding floor will build for you. Your client will appreciate its unusual beauty which forms a distinctive background for a gracious interior scheme.

This entirely new vinyl plastic flooring is an Armstrong exclusive. It presents an unusual opportunity for your select interiors. Specify it for luxury homes, fine shops, modern offices, and monumental buildings . . . the prestige installations that may be few and far

*T. M. Reg. applied for.

between, but which do more for your own reputation than many run-of-the-mill jobs.

Even under severe traffic conditions, Decoresq Corlon will retain its rich beauty for many years. The smooth, easy-to-clean surface is exceptionally resistant to the harmful effects of spilled liquids, alkaline cleansers, and normal household reagents. The distinctive bright colors of Armstrong's Decoresq Corlon are due to the permanent pigments and the clear vinyl plastic binders used in its manufacture.

Completely stable, Decoresq Corlon will not shrink or stretch on the floor.

The vinyl plastic wearing surface is .050"

thick. This is keyed to Armofelt—Armstrong's exclusive extra-tough fresh-fiber backing—giving an over-all thickness of .090". The granite-textured design is striped in harmonizing tones. Decoresq Corlon is made in rolls 6' wide and available in three patterns: No. 6150—Black, gray, and white; No. 6151—Three-tone green; and No. 6152—Three-tone tan.

Ask your Armstrong flooring contractor for color samples, specifications, and prices on Armstrong's Decoresq Corlon or write direct to Armstrong Cork Company, Floor Division, 310 Sixth Street, Lancaster, Pennsylvania.



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*gain
floor
space
on every
opening...
cut costs
on every
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Every square foot of floor space you save means a lower-cost home, an easier-to-sell project. And with FOLDOOR, you can design a new home with less total floor space and still get as much usable space as a larger house with conventional doors.

FOLDOOR saves swing space over ordinary doors; saves stack space over other folding doors; saves wall or partition construction costs; saves painting, trimming and hardware expense.

You'll find FOLDOOR fits in every house, makes it more flexible and more salable, too. You'll find the right size, type and color for every need. Consult your local FOLDOOR installing distributor. See Sweet's Catalog or write for detailed specifications. Holcomb & Hoke Mfg. Co., 1545 Van Buren St., Indianapolis 7, Indiana.

HOLCOMB & HOKE
FOLDOOR
THE SMARTEST THING IN DOORS



Easier to sell because...

- ★ Rugged steel frame, welded rods and rigid hinge plates resist rust, give a lifetime of trouble-free service
- ★ Vinyl plastic coverings, wide color range—easy to clean with soap and water, long-lasting and fire resistant
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- ★ Exclusive Multi-V design—with centerline support—requires less stack space
- ★ Easy, low-cost installations
- ★ Nationally advertised to your clients and prospects
- ★ Backed by 56 years of engineering and manufacturing experience

REVIEWS *continued*

they risk default through inability to continue payments.

Based on any normally anticipated depreciation curve, safety and common sense dictate down-payment requirements of 20% on 20-year loans and 30% (not 5%) on 30-year loans. What is the answer? Obviously, since the families who lack large cash savings are the very ones who have larger incomes, the answer is optional mortgage loan ratios permitting these families to buy houses on shorter-term contracts with larger monthly payments and smaller down payments.

The larger monthly payments will quickly reduce the loan balance to a safe level within a matter of a few months and keep it always well below a normally anticipated, and depreciated, resale valuation.

Ideally, loan-to-value ratios for typical contract periods would look like this:

Years in contract	Down payment as % of value	Amount of mortgage as % of value
10	5	95
13	10	90
16	15	85
19	20	80
22	25	75

Since high-ratio (95%) loans are obviously more hazardous on expensive houses than on inexpensive ones, the loan-to-value ratio might well be adjusted downward as the dollar valuation of the property increases. This could be done (for any given loan-to-value ratio) as follows:

Appraisal value \$	Reduce loan-to-value ratio by %
5,000-10,000	2.5
10,000-15,000	5.0
15,000-20,000	7.5
20,000-25,000	10.0

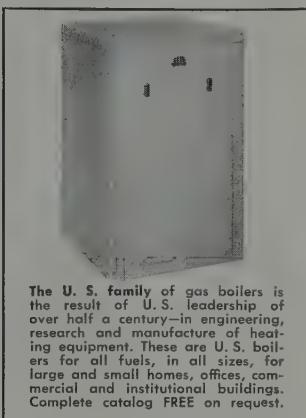
95%, on 10-year contract, becomes %	75%, on 22-year contract, becomes %
92.5	72.5
90.0	70.0
87.5	67.5
85.0	65.0

Ceiling controls on mortgage loan interest rates, when imposed as a deflationary device to curb credit, are ill-advised. Such controls favor wealthy buyers and minimum builders. They hurt most the buyers who most need houses and who can buy them only with favorable credit terms.

continued on p. 196



Ideal Comfort—Radiant heat at floor level *plus* convected heat to banish drafts and cold corners



The U. S. family of gas boilers is the result of U. S. leadership of over half a century—in engineering, research and manufacture of heating equipment. These are U. S. boilers for all fuels, in all sizes, for large and small homes, offices, commercial and institutional buildings. Complete catalog FREE on request.

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- Warm floors
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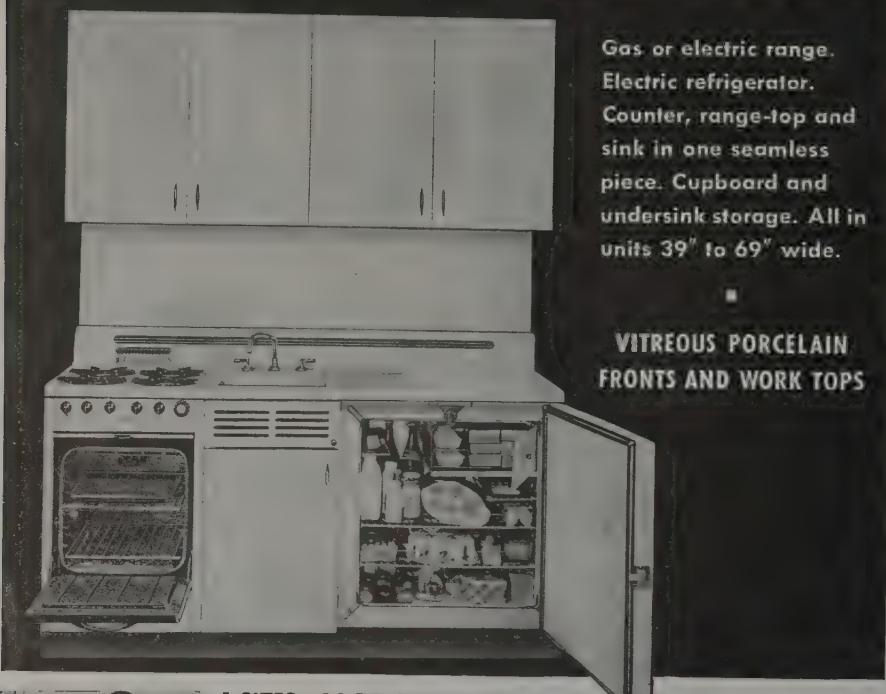
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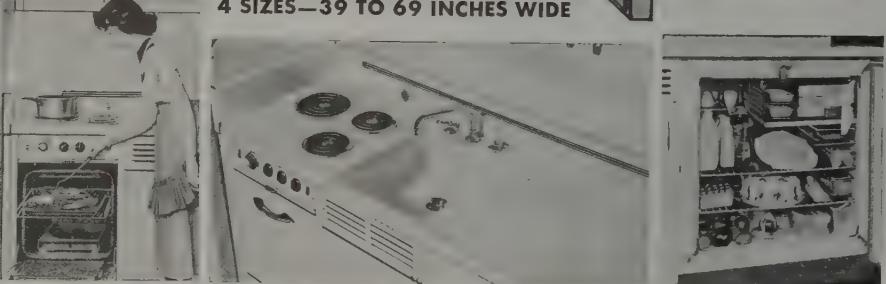
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VITREOUS PORCELAIN FRONTS AND WORK TOPS

4 SIZES—39 TO 69 INCHES WIDE



Modern Ranges

Electric range Underwriters approved. Gas range AGA approved; burns natural, mixed or bottled gas. Convenient waist-high broiler. Oven heat control. Roller-bearing utensil drawer.

One-piece Sink and Range-top

Range-top, sink, drainboard and work top in one continuous piece . . . rounded corners and not a crack or crevice to harbor dirt or grease. Gleaming white acid-resisting porcelain. Mixing faucet and crumb-cup strainer included. Dwyer Kitchens available in Recess Models (with continuous sink-and-back rail as shown here) or in against-the-wall models as shown in full illustration above.

MADE BY SPECIALISTS IN COMPACT KITCHENS FOR 27 YEARS

Dwyer Kitchens are designed, engineered and manufactured entirely in our own plant . . . by men who have concentrated on compact kitchens since 1926. Persistent effort has developed kitchens with maximum facilities in minimum space while retaining practical features of rugged durability.

Rugged construction characterizes Dwyer Kitchens. Mechanical and electrical equipment is unsurpassed in quality. Vitreous porcelain surfaces never require painting; soap and water keep them permanently beautiful. Installation is simple and all mechanical parts can be serviced from the front.

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Dept. D-103

HIGHLIGHTS OF OUTSTANDING RESIDENTIAL MORTGAGE DEBT ANALYSIS. Prepared by Henry B. Schechter, financial economist, under direction of Dave Lowery, chief, Housing Finance Branch, Division of Housing Research for the November issue of HHFA's quarterly research review, *Housing Research*.

The chief significance of this article is its indication of the strong and weak points of the outstanding mortgage debt on owner-occupied houses. It can best be used by lenders as a guide for future action on lending for new and existing dwellings.

Jam-packed with facts, figures and tables, the article draws on the 1950 Census of Housing to present:

- size and age of the mortgage debt;
- who holds the mortgages;
- extent of government-insured financing;
- debt compared to market value;
- debt service and price compared to income;
- rates of interest;
- purpose of loan.

Cautions Author-Economist Henry B. Schechter: "While the total mortgage debt has grown rapidly since 1950 [from \$45 billion to \$68 billion at the end of '52] analyses of the 1950 data are valuable for judgments about the strength of the outstanding mortgage debt. However, they are not necessarily indicative of the characteristics of mortgages made recently."

Some of the more significant excerpts:

The distribution of the mortgages represented in the \$44.5 billion aggregate debt total by the year that the mortgage was made or assumed by the owner indicates that most of the residential mortgage debt outstanding at that time was of relatively recent origin.

More than 80% of the total number of these outstanding mortgages had been made or assumed in the preceding four and a half years. More than 50% of the number of each type of first mortgage and more than 75% of the number of each type of junior mortgage outstanding in Aug. '50 had been made or assumed in 1948, 1949 or 1950.

Who holds mortgages?

The leading type of mortgage holder was the savings and loan association, accounting for almost 23% of the total debt. Other institutional mortgage holders accounting for significant proportions of the total outstanding residential mortgage debt were life insurance companies and commercial banks and trust companies, with just over 20% and just under 20%, respectively. Individuals making loans held under 18% of

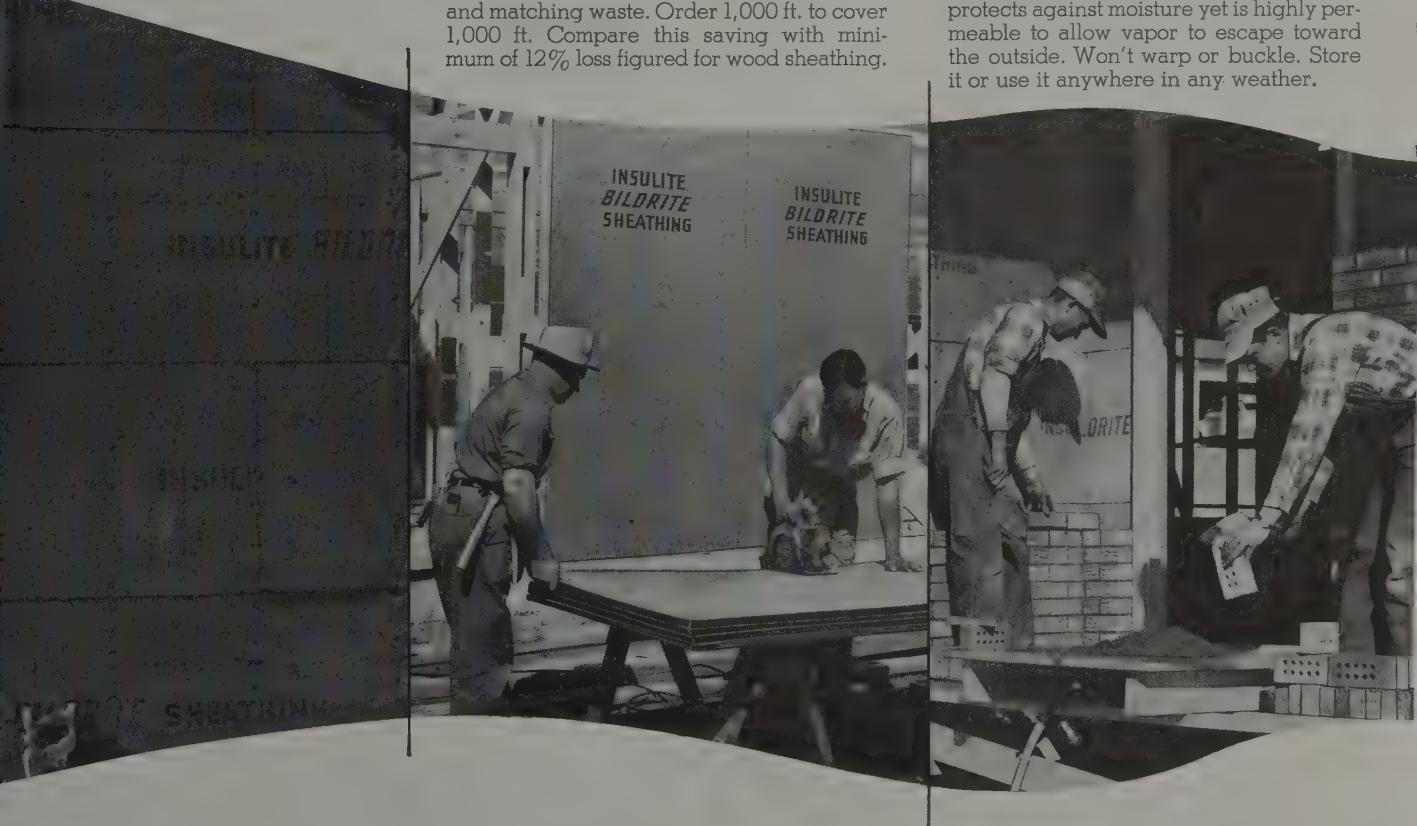
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added quality to known "idea house"... and saved \$59 per M!

1. Bildrite goes up faster and easier. Two carpenters can sheath 1,000 square feet in half a day or less. Cuts application time as much as 43% compared with wood. Has tremendous bracing strength. 4' Bildrite eliminates need for corner-bracing (F.H.A. accepted).

2. Easy to cut, reduces waste. Bildrite cuts cleanly, quickly, easily with a handsaw or power saw. Virtually eliminates cutting and matching waste. Order 1,000 ft. to cover 1,000 ft. Compare this saving with minimum of 12% loss figured for wood sheathing.

3. Eliminates building paper. Since Bildrite is waterproofed throughout with asphalt, there is no need for felt. Bildrite protects against moisture yet is highly permeable to allow vapor to escape toward the outside. Won't warp or buckle. Store it or use it anywhere in any weather.



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INSULITE

Made of hardy Northern wood

INSULITE DIVISION

Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota



CUT BUILDING COSTS— increase the beauty of your homes with the **NEW REVOLUTIONARY** **Berry GARAGE DOOR**



America's Finest Garage Door

This Berry Door was designed by a builder! Its every feature was put there to help you sell homes and cut your building costs. It's fully rustproofed, factory painted, and opens or closes with floating ease. You can paint it any color to make it harmonize with your outside coloramics. AND . . . it'll last a lifetime under any climatic conditions found in the United States or Canada. Write us today. Get all the amazing details on this sensational new Berry Garage Door. Use handy coupon!

DEALERS

Cost conscious builders from coast to coast are switching to this new Berry Garage Door. If you're not a Berry Door dealer write us today for the name of your nearest jobber and start cashing in on the tremendous demand for Berry Doors.

Exclusive
Stabilizing Arms
ends side sway

◀ NEW

Exclusive
Adjustable Weather Seal
speeds installation

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Exclusive
Diagonal Grid Design
gives great rigidity

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Exclusive
Factory Installed
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speeds installation

◀ NEW

Exclusive
Sound Deadeners
gives quiet operation

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Exclusive
Auxiliary Lifting Arm
gives five times more
bearing area

◀ NEW

Exclusive
Adjustable Track Hanger
speeds installation

◀ NEW

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STEEL DOOR CORP.—Dept. 1A

359 S. Jessie St., Pontiac, Michigan

I am a builder. I am a dealer.

Rush me full details on the new Berry Garage Door and name of nearest dealer jobber.

Name _____

Address _____

City _____ State _____

STEEL DOOR CORP.

PONTIAC, MICHIGAN



REVIEWS *continued*

the outstanding residential mortgage debt and were ahead of the fourth type of institution, mutual savings banks. By mid-1952, as evidenced by estimated changes in residential real estate mortgage debt holdings since mid-1950, the relative importance of the life insurance companies and the mutual savings banks as holders of mortgage debt had increased.

How much is insured?

Over 60% of the outstanding debt was in the form of conventional loans. Nineteen per cent of the outstanding debt was in the form of FHA-insured loans and 18% in the form of VA-guaranteed loans.

Savings and loan associations and mutual savings banks were reported as having 71 and 66%, respectively, of their total mortgages in conventional loans. In contrast, life insurance companies and banks were reported as having only 42 and 45%, respectively, in conventional loans, the balances being in FHA-insured or VA-guaranteed loans.

Less than 3.5% of the total outstanding nonfarm residential mortgage debt was in the form of junior mortgages. Almost three-fourths of this was in conventional loans, the balance in VA-guaranteed second loans. Individuals held close to half of it, practically all in conventional loans.

The \$44.5 billion residential mortgages outstanding in 1950 involved a total number of almost 9,443,000 mortgaged residential properties. About 88% of the total number, or 8,287,000 mortgaged properties, were owner-occupied. The latter group included 7,026,000 owner-occupied properties of one dwelling unit, equal to 76% of the total number of mortgaged properties. Thus, underlying credit factors confined to one-dwelling-unit properties deal with more than ¾'s of the mortgaged properties.

Very few of the conventionally financed, one-dwelling-unit, owner-occupied homes had a high debt-to-value ratio—less than 3% having a total outstanding debt equal to 80% or more of the market value. The majority of the 3% with a relatively high debt involve low-value properties of under \$8,000 where the amount of possible market value depreciation and mortgage principal loss is limited, and all but one-ninth of these relatively high mortgage debt properties have mortgages that are either fully or partially amortized.

One-family houses: good security

Thus, even allowing for a depreciation of estimated market value of about 20%, the great majority of the one-family, owner-

continued on p. 204

developed home around the G-E Weathertron

"We designed and built this home in an exclusive residential section of New Orleans," says Charles Pumilia, Jr., head of the Charles Pumilia Design & Construction Co. "It was developed and integrated around the General Electric Weathertron for several important reasons:

From the design point of view, the use of fully automatic, all-electric cooling and heating by the G-E Weathertron permitted an improved appearance in both the exterior and interior of the home. Another important factor was the greater simplicity and economy effected by the Weathertron in eliminating fuel storage space, fuel lines, flues, and a cooling tower and pump, as well as the necessary plumbing and electrical connections thereto.

Our client specified a completely comfortable, easy-to-maintain, one story home. He and his wife, both active in civic and social affairs, felt they required a home that could practically 'run itself.' When we explained to them that the Weathertron automatically changed over from heating to cooling and back, as required by weather conditions; that there were no fuel or water problems to contend with; that no unsightly cooling tower was needed—they authorized us to incorporate the Weathertron in their plans.

Our client liked wide, open rooms and detested what he called an 'equipment' look. As a packaged unit, the Weathertron met this requirement nicely. The supply and return ducts are located in the attic; the only visible evidence of the heating and cooling system are the wall registers painted to match the walls in each room.

We utilized the architectural advantages made possible by the Weathertron: we could forget cross-ventila-

Availability—The General Electric Weathertron is presently available in the south, southwest and on the west coast. Other locations will be added as soon as distribution and service facilities are established.

5-HORSEPOWER G-E Weathertron used in this home is typical of numerous other installations. All ductwork and wiring can be hidden; no exposed piping is needed to permit service and maintenance. G-E Weathertron provides unusual degree of year-round comfort: it cools, heats, dehumidifies, circulates and filters.

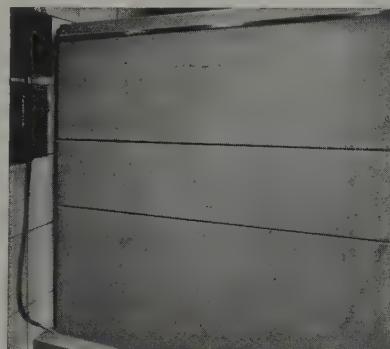


CHARLES PUMILIA, JR.

tion completely; it was possible to keep fenestration on the sun-exposed wall to the minimum required for natural illumination; the fireplace did not have to tie in with the heating plant; and the utility room could be located anywhere on the plan.

Client is so completely satisfied with the performance of the G-E Weathertron after living in his new home for some time, that he gets pleasure in having people visit his home to see his Weathertron installation. So far, not even the most abrupt change in outdoor temperature has caused a moment's discomfort in this home. And our client's wife is delighted with its cleanliness—there's no smoke, soot, and little outside dirt to soil her furnishings."

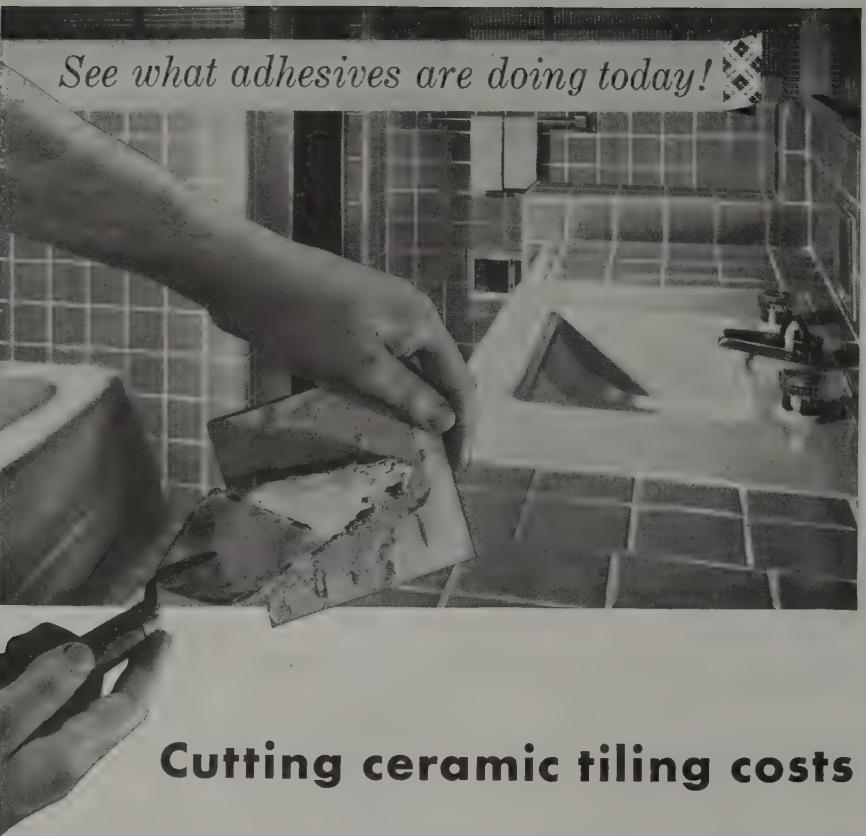
FOR MORE INFORMATION about the G-E Weathertron and what all-electric heating and cooling can mean to architectural design, send for General Electric's "Architect's Guide to the G-E Weathertron." And if you have a particular problem in designing year-round comfort into a home because of unusual design requirements, we'd be glad to work with you to see if the Weathertron can help. Write General Electric Company, Air Conditioning Division, Section HH-12, Bloomfield, N. J.



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Cutting ceramic tiling costs

Up till now, ceramic tile has been associated only with premium-priced housing. But the development of 3M's Ceramic Tile Adhesive, "CTA-10", is quickly changing that concept.

Cost-conscious architects and builders, who tested this product on the job, found that setting tile with "CTA-10" saved up to 30% of the cost of former application methods. Result? They now can use genuine ceramic tile for all of their projects.

The full tile baths and kitchens made possible by lower application costs help to make houses more attractive to prospects, and thus, more saleable. And the use of "CTA-10" enables builders to schedule their work more efficiently and to save hours of clean-up time.

See what adhesives can do for you . . .

Why not look into 3M's Ceramic Tile Adhesive for your tiling jobs? It's ready to use as you buy it . . . requires no pre-mixing. And it's sold by leading tile supply companies. Buy it and try it—today! For further information or a free booklet on this remarkable adhesive, write to 3M, Dept. 1210, 411 Piquette Ave., Detroit 2, Michigan.



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occupied, mortgaged properties with conventional first mortgages at mid-1950 would be good securities against loss on their mortgage loans, judged by debt-to-value ratios.

The fact that the high loan-to-value ratios are most frequent in the lower market value classes, which are less subject to violent market value declines than are higher market value homes, lessens the risk on these loans. In addition, a certain amount of flexibility can be injected in the repayment terms of loans made with less than the maximum maturity term by lengthening the maturity to the maximum permitted by laws governing the various types of loans. This would aid lenders in avoiding the necessity of disposing of loans in such a manner as would disturb the mortgage market or the local real estate market unduly within a short period. The potential flexibility in repayment terms that lenders may choose to adopt would also aid many owners to retain their homes during periods of hardship.

The mortgagor and his income

Many consumer expenditure studies show the proportion of income going into housing expenses (in this case, into interest and principal payments) increases as the income class decreases. This is indicated by the median income among owners, which range from \$4,900 (where the interest and principal payments are less than 10% of income) to \$1,700 (where the debt-service payments equal 30-39% of income) and to \$1,100 (where these payments are 40% or more of income) for all mortgaged, one-dwelling-unit, owner-occupied properties.

As a usual rule, an interest and principal payment equal to 20% or more of income implies a total housing expense accounting for a relatively high proportion of income for these purposes. It was found that in addition to or as part of this adverse factor, where the interest and principal payments are 20% or more, the median incomes of home owners making such high payments in relation to income are below \$3,000. The lower-income classes of home owner probably include some retired people who supplement their current incomes with use of accumulated savings. These high interest and principal payments in relation to income are most prevalent among the conventionally financed properties, where about 20% of the properties had interest and principal payments equal to 20% or more of income. Among the properties with FHA-insured first mortgages, less than 8% had such high payments in relation to income; and, among the properties with VA-

continued on p. 208



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guaranteed first mortgages, less than 13% had such high payments.

Insured mortgages are better risks

In view of the more delicate relationships between debt service payments and income, the chances of loan delinquency seem to be greater among conventional than among FHA-insured or VA-guaranteed loans. However, the more favorable debt-to-value position of one-dwelling-unit, owner-occupied properties with conventional loans would permit lenders to recast the repayment terms of conventional mortgages to accommodate reduced incomes.

The distribution of the 1949-50 home buyers by income class indicates that a significant proportion of conventional loans (16%) was being obtained by home buyers with incomes of less than \$2,000. The much smaller proportion of FHA and VA loans (under 5% in 1949-50) obtained by the lowest-income buyers may reflect an inability of many houses bought by people with incomes below \$2,000 to meet minimum construction standards or property requirements of those agencies. This is also suggested by the median purchase prices of the homes bought by these low-income buyers, which indicates a median purchase price of \$4,800 for homes purchased with all types of loans by buyers with incomes of less than \$2,000, compared with a median of \$3,900 among all the 1949-50 buyers with conventional loans.

For VA, FHA borrowers, better houses

Also, half of those with incomes of \$2,000-\$2,999 having conventional loans had purchased homes costing \$5,000 or less, and the comparable 1949-50 median purchase prices were about \$2,000-\$3,000 higher among the buyers in the \$2,000-\$2,999 income classes who had obtained FHA-insured or VA-guaranteed loans. These median purchase price differentials are large enough to suggest significant quality differences between homes bought by low-income groups with conventional loans and with insured or guaranteed loans.

Among the income classes of \$4,000-\$9,999 the 1949-50 median purchase prices of homes bought with different types of loans were within a narrower range. During 1949 and through August 1950, about four-tenths of the homes acquired with conventional mortgages, an equal proportion of those acquired with VA-guaranteed mortgages, and slightly less than six-tenths of those acquired with FHA-insured mortgages were purchased by buyers with incomes from \$4,000 to \$10,000.



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**Beautiful wood paneling goes up easily..
adds charm and distinction...and is
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But best of all, when you panel with Weldwood, you give your customers real wood—beautiful, lasting wood which fits with any decorating scheme, needs little or no costly, frequent redecoration and which gives you a job you'll be proud of.

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Please Note! Why **BeadeX** is correctly designed for drywall finish.

1. Regular joint tape and a formed metal angle, both of sufficient widths, are positively bonded together into a single unit for fast application and for crack preventive tape reinforcement over metal edges. Continued metal legs furnish balanced base bearing support and the tape wings give vise-like, permanent attachment of the metal angle to the wall for full coverage and latent protection.
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easily and cleanly with regular woodworking tools. Grainless and uniform, the material cannot splinter or split, and any slight fuzziness on cut edges can be removed by light sanding. No patching or molding is needed to dress or reinforce the edges, which hold screws and nails as well as the faces. Processed from sound Douglas fir minus the bark, *Forall* has a honey-brown surface that takes a stain finish or paint topcoat, or can be left as is. Prices per M sq. ft. run \$212 for $\frac{3}{8}$ " thickness, \$223 for $\frac{1}{2}$ " and \$332 for $\frac{3}{4}$ " in Western states and about \$226, \$238 and \$356 for the same board in the East. Stock panel dimensions are 4' wide x 8' long.

Manufacturer: Forest Fiber Products Co., Box 68-P, Forest Grove, Ore.

REFLECTOR LAMPS made in six colors, will produce full spectrum

The bothersome business of affixing separate color filters and caps to white lamps for dec-

continued on p. 214

"color-styled by beatrice west"



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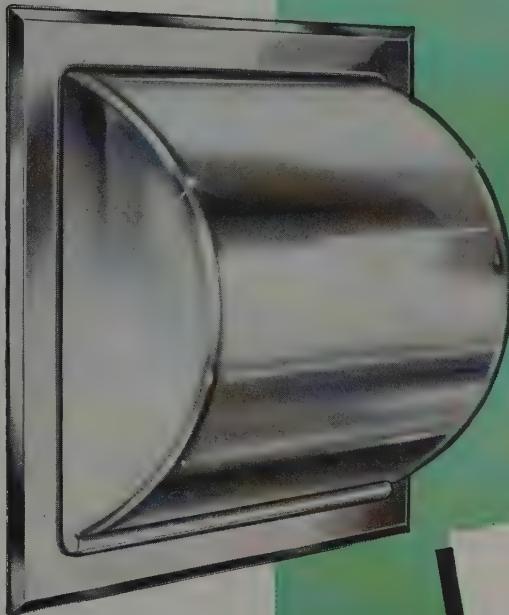
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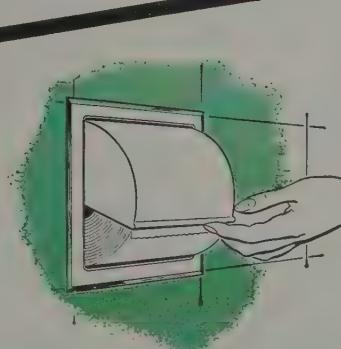
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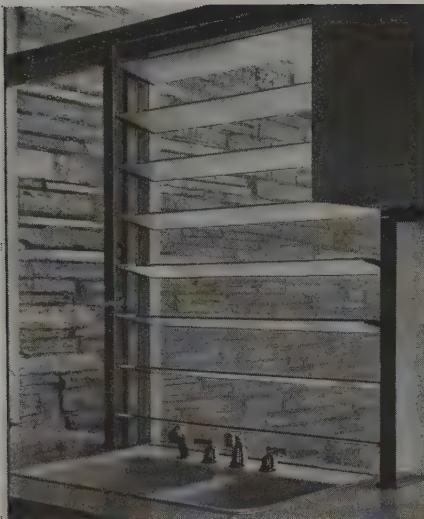
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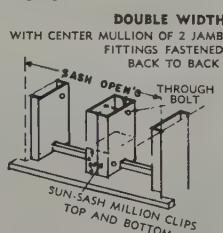
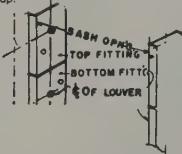
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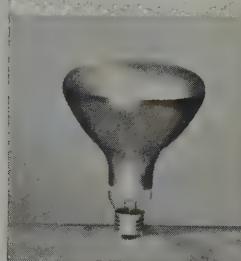
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NEW PRODUCTS *continued*

orative lighting is eliminated with GE's six new reflector bulbs. Produced in four strong tones—red, green, yellow and blue—and two tints—blue-white and pink—the new 150 w. lamps may be used singly or combined to

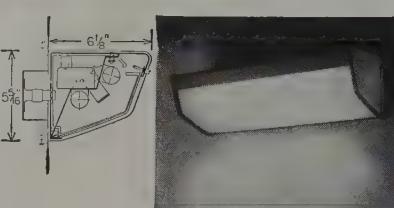
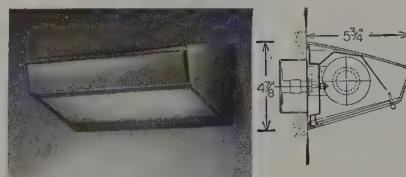


create any warm or cool color effect. The simplicity of using the lamps not only should make current display illumination easier to handle, but should carry more applications of colored lighting up into ceilings and outdoors. The yellow, green and blue-white lamps cost \$1.85 each; blue, \$1.95; and red and pink, \$2.10.

Manufacturer: General Electric, Nela Park, Cleveland 12, Ohio.

WALL BRACKET LAMPS shed useful light from pretty housings

Clean yet dressy, Gotham's new wall brackets are adaptable to almost any localized lighting need. Providing high light levels of diffuse illumination, the smartly faceted fixtures can serve as reading lamps over beds or for lighting up a kitchen sink, a hall bulletin board or bathroom mirror. Model 224, the smaller, is 11" long and 4 $\frac{1}{8}$ " high. Its case is die-cast aluminum and its diffuser, prismatic



glass. The fixture will take any incandescent bulb up to 100 w. and is turned on and off by a pull-chain switch. Factory-wired and fitted with a slotted backplate, the unit is easily aligned and mounted on any vertical surface over an outlet box. It lists at \$14.

The larger unit is 19 $\frac{3}{4}$ " long and 5 $\frac{5}{16}$ " high. It may be obtained with either twin porcelain sockets for two 75 w. bulbs (Model 211,

continued on p. 216

100 FIREPLACE IDEAS FREE

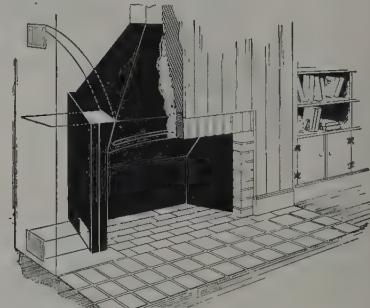
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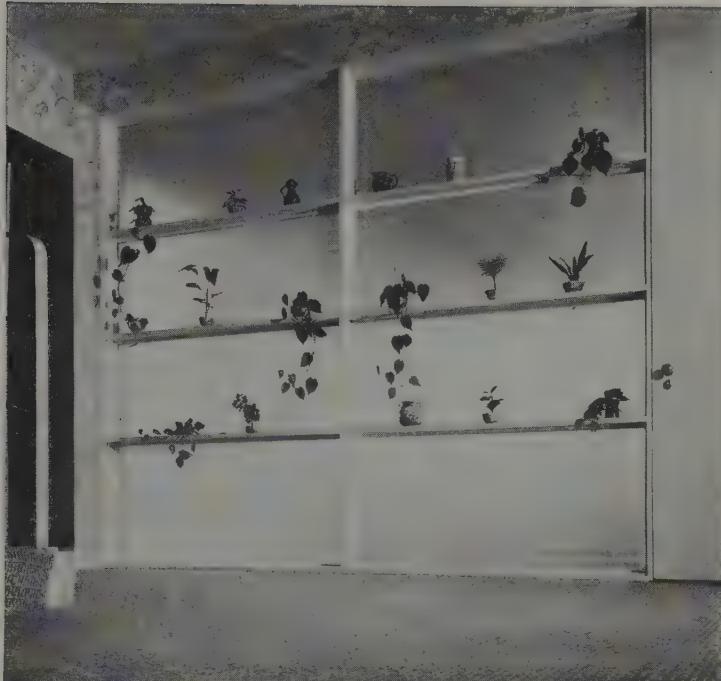
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A sparkling backdrop for the living room styling is attained here with Blue Ridge *Satinol** Doublex Glass. Two rooms are lighter and more attractive as a result. Designer: J. R. Davidson, Los Angeles.



Between this hall and a porch, Blue Ridge *Satinol* Louvrex Glass screens the view for privacy, yet useful light comes in for a brighter, more decorative entrance room. Architect: James F. Eppenstein, Chicago.

Decorative WALLS THAT LET *Light* THROUGH



Pass the daylight from entrance hall to dining alcove, as was done here with Blue Ridge *Satinol* Flutex Glass. There's a favorable first impression for visitors on the other side, too. Architects: Gerson T. Hirsch and R. H. Rosenberg, New York.

When you divide space into rooms, why not share the light through a decorative partition? Blue Ridge *Patterned Glass* lets useful light enter—and it screens for privacy as well.

Blue Ridge Glass is not an expensive material, and it decorates on both sides. It is easy to install. It eliminates painting or papering and repapering. Sparkling Blue Ridge beauty is built in, for a lasting, appealing extra in a home.

Your imagination can team up with a big variety of Blue Ridge Glass patterns. There are linear, checkered and over-all designs, in plain, textured or *Satinol* finishes.

Ask your L·O·F Distributor or Dealer to show you Blue Ridge samples. He's listed in phone book yellow pages in many principal cities. Send for the book on decorating with patterned glass, too.

BLUE RIDGE
Patterned GLASS



L·O·F
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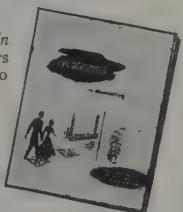
BOOK OF 42 DECORATING IDEAS. *New Adventures in Decorating* shows how leading architects and decorators have used this lovely glass to add light and distinction to home interiors. Send coupon for free copy.

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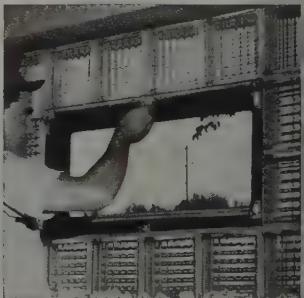
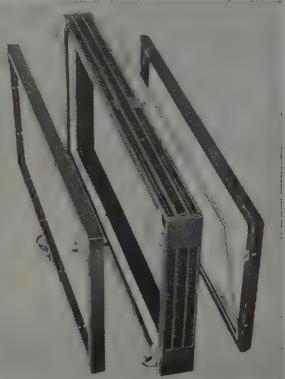
ELECTRIC RANGES • WATER HEATERS • REFRIGERATORS • HOME FREEZERS

\$21.60) or with provisions for two 15 w. fluorescents (\$22.60 for Model 2211 with low power ballast and \$28.40 for high power). Convenience outlets are available on any of the fixtures for an additional \$1.25.

Manufacturer: Gotham Lighting Corp., 37-31st St., Long Island City 1, N.Y.

PLASTIC WINDOW FRAME defies ravages of weather, age, flora, fauna

Rot, rust, heat, cold acid, termites, fire and fungus have met their match in the unique *Plyco*, a plastic window impervious to the ill that may beset many wood and metal units. Made of plastic resins combined with asphalt and asbestos and reinforced with steel, the molded frame and sash need neither painting nor refinishing. Packaged with the unit are glazed sash and combination storm and screen sash. Each sash is molded in one piece and has easy-to-clean, rounded corners. Joint



on the frame are mortised for dimensional stability. A reversible model is available that opens from either the top or the bottom. Designed particularly for applications in basements, garages, barns and industrial buildings, the window can be installed singly, in tandem, or stacked. Measuring 32" x 16" high it fits readily into openings in walls constructed of standard 16" x 8" masonry block and is suitable as a ventilator in a wall of 8" glass block. Used in the latter application, the *Plyco* unit's \$13.60 price is considerably less than that of a metal counterpart.

Manufacturer: The Kohl Co., Elkhart Lake, Wis.

continued on p. 218

Sunlight...
OUTSIDE



*Beauty
INSIDE*

PLAN for LIGHT

PLUS

Air Control

fabrow



WINDOW WALLS
to bring the
outdoors inside



CORNER WINDOW
to capture
a perfect view



RIBBON WINDOW
to insure privacy...
better room arrangements

for greater beauty at lower cost!

Designed for insulating glass,—'Thermopane' or 'Twindow,'—to assure clear view and comfort, Fabrow Window-Wall Frames give your homes the modern luxury look, cut heating costs.

The Fabrow  ventilator
gives you controlled ventilation

Easy to operate, the Fabrow Roto Ventilator gives you draft-free air control with a weather-tight seal. Can be opened or closed from inside without removing screen.

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you build . . .
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FEATURE a master Home-Conditioning Fan in the attic; say, "This house stays up to 15° cooler in Summer, fresh all year."



FEATURE a Kitchen Ventilator; say, "No greasy smoke, no cooking smells! This house stays clean!"



FEATURE a Bathroom Ventilator; say, "No musty moisture, no lingering odors in this bathroom!"

These are features that turn *prospects* into *buyers* at little extra investment!



For accurate, illustrated, detailed information on how to install and sell "Comfort from Moving Air" in the homes you build, send for this comprehensive 200-page book, the most complete guide to air-moving equipment ever published. Produced by Torrington in cooperation with more than 100 American makers, it's your fastest guide to speedy sales. It's FREE — write for your copy today!

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Please send my FREE copy of the '53 GOLD BOOK "How to have Comfort from Moving Air."

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ADDRESS _____

CITY _____ ZONE _____ STATE _____

NEW PRODUCTS *continued*

PRIMER made for porous masonry

While concrete blocks made with lightweight aggregates are becoming popular because of their good insulating qualities and easy handling, their interesting texture has posed a paint problem. Now a good finish job on porous masonry is said to be assured by using Medusa's *Ruf-Seal* cement paint, a prime coat developed principally for lightweight aggregate masonry. The manufacturer recommends that it be worked into the surface with a scrub brush and, for best results, cured like regular cement paint with a fine fog spray of water. Available only in white, it retails at \$5.75 for a 25 lb. package.

Manufacturer: Medusa Portland Cement Co., 1000 Midland Building, Cleveland, Ohio.

FLOOR TILES made of plywood, laid with mastic

The prospective home buyer who likes the warmth and comfort of wood flooring does not necessarily have to bypass a house built on concrete slab. Several wood-block flooring materials, used with proper adhesive, can be laid directly on grade. One such product is the moderately priced Jolin plywood block. As



comely as it is easy to install, the neat plywood unit is tongued and grooved and delivered factory-sanded, ready for quick application and finishing. Five-ply oak stock is used to make the 9" x 9" tiles, which are 1/2" thick including top and bottom 1/6" face veneers. The oak-veneered unit costs \$435 per M sq. ft. in carload lots, and the maple \$465. Alternate blocks may be stained to create an attractive checkerboard (see picture above). Plank-style plywood is also available at \$390 per M sq. ft. for oak and \$425 for maple.

Manufacturer: Jolin Plywood Corp., Shawano, Wis.

SUMMER COOLERS fit in where there is no room

Putting summer cooling into an old house certainly can give it new appeal to the comfort-minded client. But the feat is not so easily accomplished. Where to put the air-conditioning equipment has been the main bug in those homes not originally designed for year-round conditioning. If the existing heating system uses hot water or steam, then no duct-work is available for a central cooling unit. Even where warm-air heating is used there may not be adequate floor space for the cooler

continued on p. 220

Your plans for that new kitchen will include a garbage disposer
HERE'S WHY

IT SHOULD BE A NATIONAL

- ✓ New Micro-size grinding elements handle *all* food wastes, including bones and fibrous materials.
- ✓ Micro-sizing of food waste particles keeps drain lines scrubbed clean.
- ✓ Micro-Size grinding elements are virtually impossible to "jam" in normal household use.
- ✓ The NATIONAL has a 1/3 h.p. motor as compared to 1/4 h.p. on many disposers.
- ✓ The NATIONAL has only one basic moving part for maximum long life, minimum service.
- ✓ Only NATIONAL offers a choice of SAFETY LOK-TOP Cover and Continuous Feed models.
- ✓ National's Safety LOK-TOP Cover is of one-piece construction—keeps fingers out — food wastes in.
- ✓ NATIONAL is cushioned in rubber for maximum quietness, minimum vibration.
- ✓ NATIONAL installs to sink and drain line in record time.
- ✓ NATIONAL is priced competitively—and costs less to install, less to maintain.
- ✓ NATIONAL is backed by a FIVE-YEAR PROTECTION PLAN for minimum maintenance and service costs.



NEW MODEL
535

NATIONAL DISPOSER

Dept. HH 1053

47 W. Exchange St., Akron 8, Ohio

For full details write today—or use the handy coupon below.

Please send me detailed "Spec" sheets on the NATIONAL DISPOSER.

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Address _____



Residence roofed with "Century" #30 Surf Green
Asbestos-Cement Shingles.

THIS BETTER ROOFING WILL HELP YOU SELL MORE HOUSES

"Century"[®]

ASBESTOS-CEMENT ROOFING SHINGLES

"Century" roofing gives your houses outstanding selling features that impress any prospective buyer. For these remarkable shingles offer *durable beauty at low cost*. Here's what we mean:

As far as durability goes, "Century" asbestos-cement shingles are almost stone-like in their permanence. They resist sun, rain, vermin, and insects. Temperature changes won't harm them. They won't burn, rot, or corrode.

As for beauty—well, you have only to see these attractive shingles gracing a fine home to appreciate why home owners find "Century" shingles so appealing. K&M makes them in several attractive colors with various surface textures and butt lines.

And now for the important question of cost. "Century" shingles are truly economical because they go up quickly and easily, because they *never* need protective paint, because they require virtually no maintenance, because they last indefinitely.

Sound like the high-quality, low-cost roofing you've been looking for? Then get detailed information today on "Century" asbestos-cement shingles. Ask your K&M distributor to show you the complete "Century" line, or write directly to us for information.

(For your reference, "Century" shingles are illustrated in Sweet's Architectural and Light Construction Files.)

America's first maker of asbestos-cement shingles
KEASBEY & MATTISON
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For your "Trade Secrets" House

The NEW Majestic INDOOR INCINERATOR



There's no better way to guarantee customer satisfaction

It takes more than a sign out front to sell a house today! It takes those extras — those added conveniences that home-buyers now demand! And there's no better silent salesman than Majestic's new Indoor Incinerator — a beautiful, economical housewife-helper . . . a home disposal wonder that proves to prospects your houses are designed for modern living!

- Eliminates all wet and dry garbage and trashburner waste!
- Jet-Air Action and patented downdraft!
- Dimensions: 20" wide, 24" deep, 36 $\frac{1}{4}$ " high.
- Capacity: Two bushels.
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- Pilot: Automatic, 1500 BTU rating, dehydrates.
- Burner: Monoport, 18,000 BTU rating.
- Timer: 2-hour, dial-set automatic time switch.
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Choice of three firing systems — gas-fired, automatic gas-fired, or fuelless.

By builders of Incinerators since the '20's — plus AGA approval.

Ask your dealer to tell you about this new disposal wonder today, or write for details.

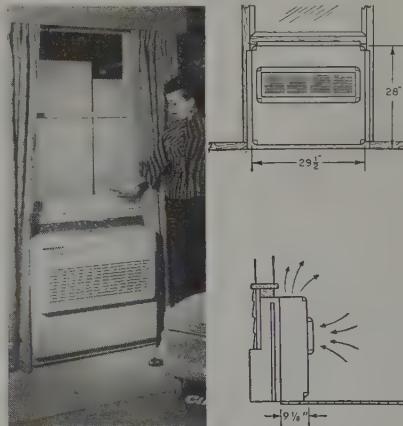
The Majestic Co., Inc.

413-A Erie Street

Huntington, Indiana

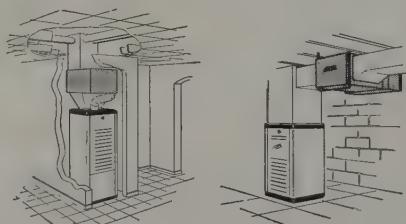
NEW PRODUCTS *continued*

addition. Mueller's new recessed summer conditioner is one solution to the lack of ductwork; and Lennox's off-the-floor cooler is another. The neat Mueller unit, tagged type 910, is 28" wide and fits into an outside



wall between two standard stud spaces. Standing just 8 $\frac{1}{8}$ " into the room, it is no more obtrusive than a heating convector. Supplied in a prime gray finish, it may be painted to match room decor. Although it is engineered primarily to furnish summer cooling, the home owner may use it to exhaust smoky air or to bring in fresh outdoor air. It lists at \$445 and can be installed in an existing frame house for about \$50 to \$60. Prewired for either 110 or 220 v. service and air-cooled it requires no water or drain connection. Condensate water evaporates on the condensor and is dissipated outdoors. Type 910 has a $\frac{3}{4}$ ton cooling capacity—enough to handle 9,000 Btus. Two units can cool the average small home in most areas.

Literally latching on to the ductwork of forced warm-air systems, the two Lennox summer conditioners pictured below take up zero square feet of floor space. The *Stowaway*, 18" x 40" x 24" wide, is installed on the



outlet side of a horizontal furnace or warm-air trunk line; and the *Flatop*, 15 $\frac{1}{2}$ " high, 27" wide x 34 $\frac{1}{2}$ " long, fits above a conventional upright furnace where there is a vertical airflow. Both models are available in 2 ton and 3 ton cooling capacities at \$800 and \$950 respectively plus installation.

Manufacturers: L. J. Mueller Furnace Co., 2005 West Oklahoma Ave., Milwaukee 15, Wis. Lennox Furnace Co., Marshalltown, Iowa.

continued on p. 222



**SELL ON SIGHT...
and
SOUND!**



**Custom
Music Ensemble**

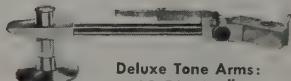
Homes equipped with a built-in high fidelity sound installation appeal to all potential buyers...give you a big edge on competition for multiple and immediate sales. Count on low cost, ideally matched G-E components in your design plans for superior performance...buyer preference...greater profit. Why not mail the coupon below now!



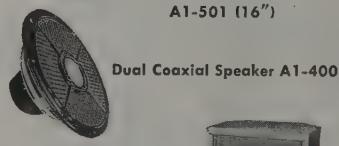
Preamplifier-control unit A1-200



Power Amplifier A1-300



Deluxe Tone Arms:
A1-500 (12")
A1-501 (16")



Dual Coaxial Speaker A1-400



Speaker Enclosure
(In blond or
mahogany veneer,
and unfinished)
A1-406

General Electric Company, Section 14103
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Please send me literature on the new G-E
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GENERAL ELECTRIC



• The 2' x 8' size of this 25/32" asphalt-free sheathing is easily handled by one man. The V-groove feature cuts air leakage to minimum, assures the same high insulating value and sound-deadening qualities as in the larger sizes up to 8' x 12'. Completely weatherproof. Send coupon for full details.

Thermasote THE ONE-MAN sheathing



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to keep water in
or out

... a coordinated science of weatherproofing buildings. 20 years of experience have produced 5 top products and the know-how of their use. All tried and tested for specific jobs — virtually unbeatable as a team. On any water problem — pools, cellars, sidewalls, slabs or any porous masonry surface — you will want to check Novaproofing first. Full details at your request.

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Satisfying Profits
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Speedy
installation



- **SAVES INSTALLATION TIME**—comes fully wired and equipped
- **SAVES SERVICING TIME**—only two parts to remove
- **SAVES HANDLING TIME**—shipped in easy handling, protective crate which won award in National Competition
- **SAVES SPACE**—Compact, rugged, beautiful
- **ECONOMICAL HEAT AND HOT WATER**—3 sensitive controls

Modern home-owners have found VENKO the perfect solution to low-cost heat and hot water needs. Its three sensitive controls make it possible for VENKO to provide a steady stream of heat and hot water at an amazingly low operation cost.

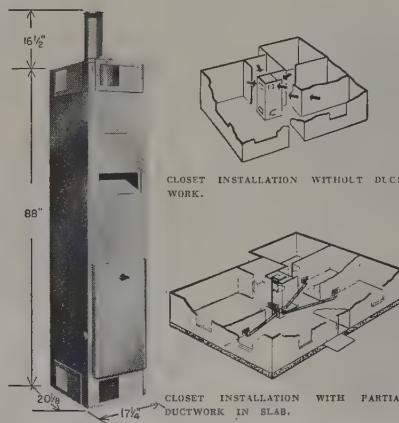
VENKO is fully wired and equipped ready to operate, with burner, circulator and controls in place. Skillfully designed, VENKO's prize-winning crate fits through a 30" door, permitting one man to handle the entire unit. These features alone mean more and speedier installations for you.

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NEW PRODUCTS *continued*



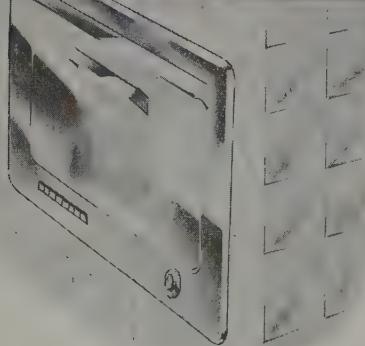
GAS FURNACE heats from the bottom

The *Inn-A-Wall* Counter-flo forced-air gas furnace is designed especially for the basementless house. Small enough ($17\frac{1}{4}$ " x $20\frac{1}{8}$ ") to fit into a closet, *Inn-A-Wall* needs a minimum of ductwork, eliminates cold floors by discharging warm air from the bottom while taking in return air at the top. Thermostat-regulated and AGA-approved for 1" clearance sides and back and 6" on the front, the furnace sells to dealers at \$190 or \$209, depending on heat volume.

Manufacturer: Norman Products Co., 1150 Chesapeake Ave., Columbus 12, Ohio.

FLOOR FURNACE for small, low-priced house

Added to Cavalier's line of electric heaters is a floor furnace, in two sizes, whose $13\frac{1}{4}$ " depth makes it practical for installation in houses with low foundations; the 5-kw size fits between 16" joists; the 8-kw size can be framed in. The furnace is automatically controlled by two built-in thermostats which will respond even to a 2° rise or drop in tempera-



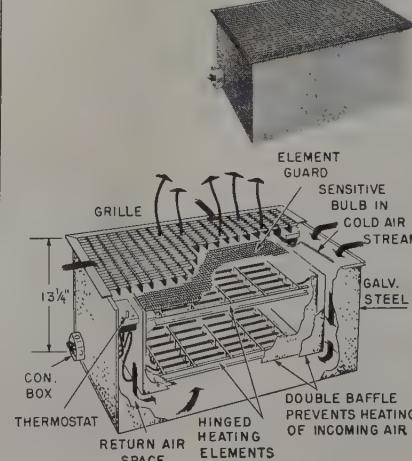
The kitchen can "make or break" the sale. Let Armco Stainless Steel give you the extra sales appeal that's needed for closing.

Stainless kitchen equipment is a permanent investment — solid rustless metal all the way through, with no plating to wear off. Stainless is easy to clean and keep clean. Only soap and water or ordinary household cleansers are needed. This lustrous metal is exceptionally strong, durable and heat-resistant as well.

Your customers know these facts. Why not cash in on their preference for stainless steel sinks and drainboards, stainless doors and frames of built-in wall ovens, lustrous stainless steel work surfaces and ventilator frames and louvers? For information on where to buy these Armco Stainless Steel fixtures, write us at the address below.

**ARMCO
STEEL CORPORATION**

4573 Curtis Street, Middletown, Ohio
Experts: The Armco International Corporation



ture. The bronze-finished grille, the element guard and the hinged elements lift up or swing out for easy cleaning. Retail prices: 5-kw, \$85; 88-kw, \$112.99.

Manufacturer: Cavalier Corp., Chattanooga, Tenn.

continued on p. 224

Ask the man behind the gun ...

White gives you everything you want in an engineer's transit



Shown, model 7014 with "A" standard. "U" type also available. \$575.00* complete with tripod case and field equipment.

WHY are more and more engineers and builders choosing White Engineers' Transits? Basically, the reason is simple: White transits are designed and built for the man in the field. They incorporate all the work-saving, accuracy-boosting features . . . the rugged construction . . . the simplified quality components that you want. In addition, you get coated optics, covered leveling screws and internal focusing Telescope. Wide frame tripod is optional.

YOUR CHOICE OF THREE RETICULES AS SHOWN BELOW —



Fig. I
Cross hair arrangement for our standard levels.



Fig. II
Stadia hair arrangement for our standard transits.



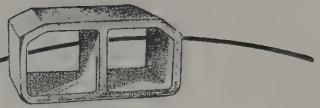
Fig. III
Special stadia hair arrangement, furnished upon request.

To get the details on the complete White line of instruments for Engineers, Surveyors and Builders, write for Bulletin 1053. DAVID WHITE COMPANY, 314 W. Court Street, Milwaukee 12, Wisconsin.

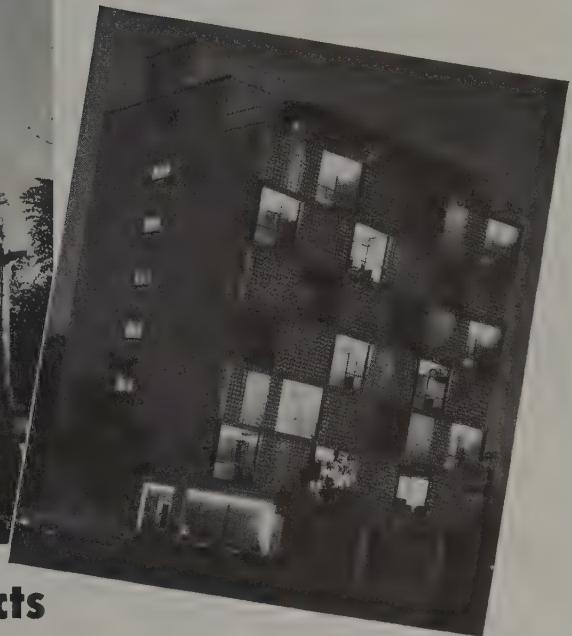


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Vibrapac Block used in creating an unusual effect in this Apartment House, located in Venezuela, South America. In this case, the architect used a floor filler block which is normally used for low-cost fire-safe floors. The interesting pattern was created by vertical stacking.



You, too, can obtain beautiful effects with Vibrapac Masonry Units

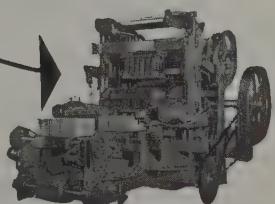
You know you get firesafety, stormsafety, built-in insulation and lifelong durability in a Vibrapac Block constructed building. In addition, you can get unusual structural beauty . . . something substantial and enduring . . . not just "looks" alone. This beauty is brought out in various ways, limited only by the imagination and skill of the designer.

Vibrapac Block . . . in the creative hands of capable architects and builders . . . have become, in effect, a new building material. Many outstanding homes, apartment houses, churches, schools and public buildings are convincing evidence of the BEAUTY and VERSATILITY of this modern building material.

These attractive garden enclosures were designed by using beam-lintel block placed on edge. Core openings then became horizontal, creating interesting sun and shadow patterns. The enclosures arrest excessive winds and provide privacy, shade and safety.



Day and night pictures of Vibrapac Block apartment house located in the east end of Caracas, Venezuela. Guinand & Benacerraf, Architects. Ramon Closa, Contractor.



BESSER Automatic VIBRAPAC

World's Leading Concrete Block Machine. Produces all types and sizes of high-quality block. Capacity up to 7000 block per day. Fully automatic. Hand labor reduced to pushing a switch button and guiding a power off-bearing hoist.

BESSER MANUFACTURING CO.

Complete Equipment for Concrete Products Plants
ALPENA, MICHIGAN, U.S.A.

LATEX-BASE ENAMEL: rugged finish, easy applied

Interior woodwork, kitchen and bathroom walls are the areas for which Glidden has developed *Spred Gloss*, a latex base enamel. Like its flatter predecessor, *Spred Satin*, this new coating dries in short time to a tough washable finish. It leaves no odor and can be applied within a closed room without disagreeable effects—an important feature in winter building and renovation work. Produced in a full range of colors, it sells for \$6.95 per gal. One gallon will cover about 450 sq. ft.

Manufacturer: The Glidden Co., Union Commercial Building, Cleveland, Ohio

PLASTIC LEVEL takes hard knocks without breaking

The properties of plastic are put to good use in *Level-it*, a 2' surface and plumb level that is shatterproof, noncorrosive, does not scratch tile or conduct electricity, and weighs only 12 oz. The instrument's glass-bubble vials are



imbedded in acrylic sheaths which provide protection against rough handling, magnify the level bubbles and also, by eliminating the need for metal guards, make the level easier to read from any direction. *Level-it*, priced at \$5.98, is also available in smaller sizes.

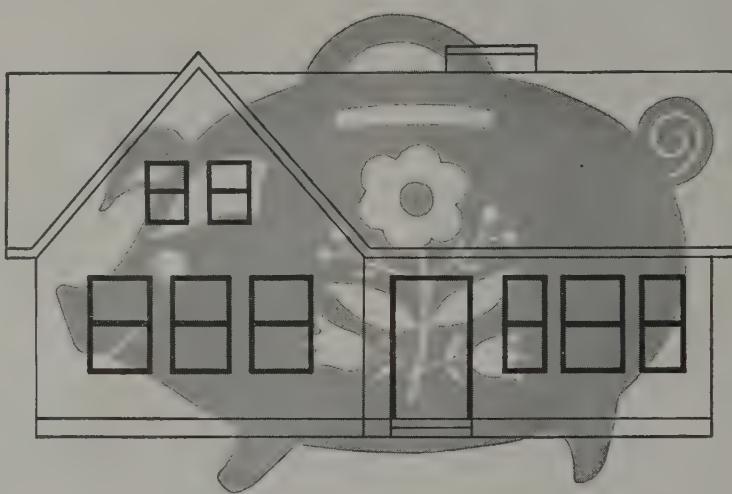
Manufacturer: Creative Plastics Corp., Stony Brook, L.I., N.Y.

FIREPROOF ACOUSTICAL BOARD has washable vinyl face printed in subtle pattern.

As interior plans begin to open up, acoustical materials should play a bigger role in residential construction. *Sonoface* tile and board combine good thermal and acoustic insulation with easy upkeep. Made in 1' square tile and 2' x 2' and 2' x 4' boards, these plastic-skinned glass-fiber units are firesafe and thus suitable for kitchen walls and ceilings. The taut vinyl face acts like a drumhead, transmitting sound waves to the *Fiberglas* mass behind the film. Printed with an attractive threadlike pattern in six different color combinations, the smooth facing can be mopped or vacuumed clean. Approximate installed prices run from about 55¢ to 75¢ per sq. ft. The tile may be applied with adhesive to walls or ceiling. Lightweight aluminum T channels may be used to suspend the board where advisable to lower the ceiling or mask an irreparable one.

Manufacturer: Owens-Corning Fiberglas Corp., Toledo 1, Ohio.

Technical Publications p. 226

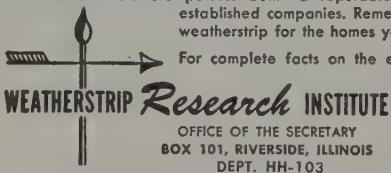


METAL WEATHERSTRIP an Essential Home Economy

- for Fuel Saving • for Protecting Home Furnishings
- for Healthful Comfort • for All Around Efficiency

Prospective home buyers will sell themselves on the quality of the homes you build when they see they have been completely weatherstripped, and when you tell them of the needless heat loss and discomfort it prevents. Actual tests show (University of Minnesota Institute of Technology) the air infiltration is 6 TIMES LESS through weatherstripped windows than non-weatherstripped windows; which means an average savings of approximately 24% in fuel costs. Also that a weatherstripped home means clean, comfortable living in every room—that's vitally important to their families' health and well-being.

The metal weatherstrip that is installed should depend mainly on two factors: reputation of the product and reputation of the manufacturer. Members of the Weatherstrip Research Institute possess both—a reputable product, and all are reputable, long established companies. Remember these facts when considering metal weatherstrip for the homes you build.



For complete facts on the economic value of weatherstrip, send for Bulletin No. 35—"Air Infiltration Through Weatherstripped and Non-Weatherstripped Windows," published by the University of Minnesota Institute of Technology—no charge or obligation.

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PASTEL STAINS**

Architects: Keys, Smith, Satterlee, and Lethbridge, Wash., D.C.



Ranch House Hues give unique pastel stain effects that blend into the natural surroundings . . . bring you the soft, enchanting tones of the Spanish Southwest — add authenticity to your ranch houses. Economical and beautiful, Ranch House Hues are easy to apply and maintain. Ideal for siding, shingles, clapboards and all exterior woodwork.

See for yourself the special Cabot colors available from no other source.

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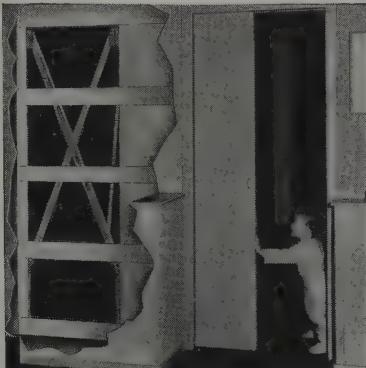
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"Floating
Action!"



For Remodeling and New Home Construction

DORFLO Recessed Doors with "Floating Action" are trackless . . . runnerless . . . noiseless! This low-cost DORFLO door hanger operates on a steel scissor mechanism—easy to install, easy to operate. DORFLO is readily adaptable to any type of door—solid, panel or glass. Can be made self-closing with a simple spring adjustment!

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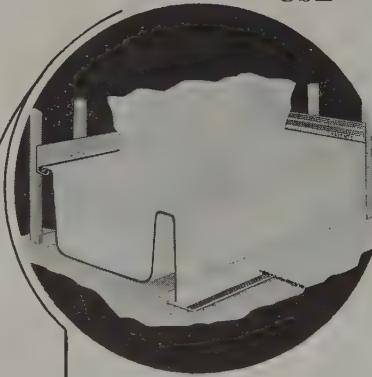
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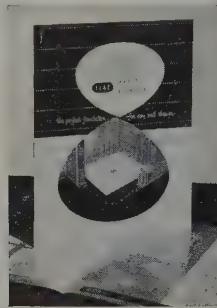
TECHNICAL PUBLICATIONS

FLOORING. The Effect of the Use of Floor Wax on Vinyl Flooring. Chemical Specialties Manufacturers Assn., Inc., 110 E. 42 St., New York, N. Y. 11 pp. 8½" x 11"

While vinyl plastic flooring has rapidly gained favor as a resilient floor covering for commercial buildings and homes, there seems to be considerable variance of opinion—largely the result of different statements by manufacturers—on how to take care of it once it is down. To help clear up the confusion voiced by dealers, installers, building managers and home owners, the Chemical Specialties Manufacturers Assn. conducted tests on representative brands of vinyl flooring. Slip, scratch, and soil resistance and gloss were compared on waxed and unwaxed specimens, and according to the tabulated results in this report it looks as if waxing is still desirable for good maintenance. (An alternate upkeep suggestion from makers of all-vinyl tile is that the flooring be buffed occasionally with fine steel wool for a rich satin finish.)

SHOWER RECEPTORS. Fiat Precast Receptors, Manual 115. Fiat Metal Manufacturing Co., 21-33 Borden Ave., Long Island City 1, N. Y. 12 pp. 8½" x 11"

Two precast shower receptors designed for use with stall showers are presented attractively in this concise, informative manual. Construction details and installation instructions are given for both the *Sierra* unit (designed for use with plaster or tile walls) and the *Gibraltar* (for marble, slate or structural



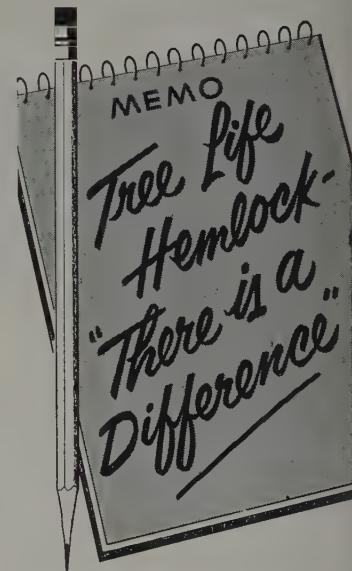
glass walls). The monolithic design of the precast receptors, the booklet states, assures a permanent, leakproof floor at low cost. A comparison chart illustrates graphically the advantages of the Fiat models over multi-layer on-the-job construction.

AIR CONDITIONING. Heating and Cooling Your Home. The Coleman Co., Inc., Wichita, Kan. 24 pp. 8½" x 11"

To help clarify the subject of year-round air conditioning, Coleman has published this colorful booklet on its own *Blend-Air* system. Dramatically illustrated and clearly written, it should give builders a neat assist in answering questions on the combination heating-cooling system—its installation, advantages and costs.

continued on p. 220

Make a note!



Right! West Coast Hemlock should never, *never* be confused with Eastern Hemlock. West Coast Hemlock (*Tsuga heterophylla*) is an entirely different species. TREE LIFE West Coast Upland Hemlock, grown only at high altitudes on western slopes of the Cascade Mountains, is a superior wood for many uses—the finest type of Hemlock grown! Check its features!

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Write for "TREE LIFE HEMLOCK," a 20-page booklet on properties and uses. St. Paul & Tacoma Lumber Company, Dept. HH, Tacoma 2, Washington.

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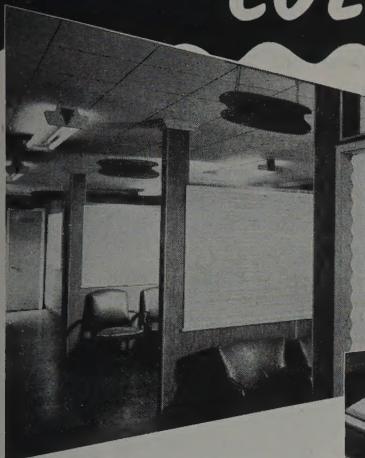
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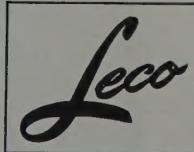


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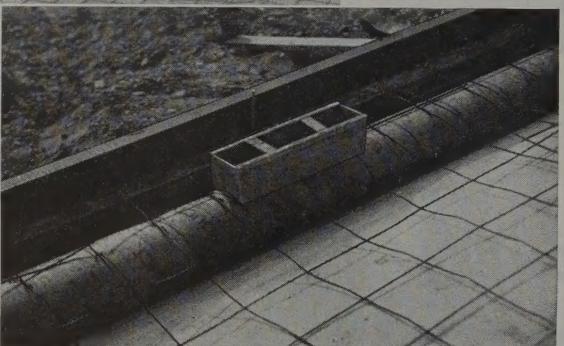
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REMODELING. How to Build or Remodel for the Safety of Your Family. The Home Insurance Co., 59 Maiden Lane, New York 8, N. Y. 44 pp. 8½" x 5½"

Enough challenging statistics come out of this little brochure to stimulate a flood tide of remodeling for safety's sake, if for no other reason than that "Even though no house can be 100% accident-proof," the booklet points out, "the main burden of blame for accidents rests on the design of the house, not the people who live in it." Advising the home owner to discuss modernization needs with an architect and builder, the publication offers a sensible ground for selecting essential areas for modernization. It illustrates the main danger areas—the yard (where 11.6% of all home accidents occur), entrance, "traffic ways" (stairs, halls, ramps), work areas and storage—and cites basic provisions that should be made to prevent mishaps. Building materials that should be chosen for protection against fire and storm damage are noted.

SUN CONTROL. Sun Position, Heat Gain and Shading Data Calculator. Ingersoll Products Div., Borg Warner Corp., Chicago 4, Ill. 2 pp. 8½" x 11"

This easy-to-use slide chart presents comparative data on heat gain through bare glass windows and through windows shaded with Koolshade louvered screening. Worked out according to data derived from ASHVE guides and Pittsburgh Testing Laboratories, the Calculator covers all window orientations from sunup to sundown through the four seasons. Insert cards corresponding to any part of the country are available, ranging from 26° to 46° latitude in 4° intervals.

MASONRY PAINTS. Bakelite and Vinylite Resin Coatings for Masonry. Bakelite Co., 260 Madison Ave., New York 16, N. Y. 8 pp. 3½" x 8½"

Coatings based on phenolic, vinyl, and polystyrene latex resins formulated for use on masonry surfaces are discussed in this illustrated pamphlet. Said to extend the service life, cut maintenance and enhance the appearance of concrete, stucco, cinder block, brick, plaster and porcelain surfaces, these coatings may be applied by spray gun, brush or roller. Available in a wide range of flat and gloss colors, they are also reported to be resistant to the ravages of weather and to most common chemicals.

TILE. Handmade Tile by Desert House. Desert House Crafts Inc., 2841 N. Campbell, Tucson, Ariz. 8 pp. 6½" x 9". 10¢

Gay geometric patterns of ceramic tile are reproduced in this full-color folder. The bright florals and warm colors, familiar in Southwest handicrafts, could add a bright accent to a wall, countertop or sink backsplash in a living kitchen.

continued on p. 232

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TECHNICAL PUBLICATIONS cont'd.

MASONRY. (1) The World's Most Modern Masonry—Brikcrete. (2) Contempora. Brikcrete Associates, Inc., 4669 Division Ave. S., Grand Rapids, Mich. 12 pp. 8½" x 11". 2 pp. 8½" x 11"

Fine photographs illustrate applications of Brikcrete, a lightweight masonry unit with a buttressed web. In a two-page comparison of the product with brick, some convincing sales points are made for Brikcrete. The second folder, *Contempora*, illustrates a three-bedroom home designed to be built of Brikcrete. Total cost for the masonry units for exterior walls, garage, fireplace and chimney is reported to be \$755.60.

HEATING CONTROLS. Domestic Heating Controls for All Oil Burners, Bulletin GED-1832. General Electric Co., Schenectady 5, N. Y. 22 pp. 8½" x 11"

The two-color bulletin contains photos, descriptions and dimensioned drawings of G.E.'s nine kinds of automatic control for oil burners. It offers information on application, mountings and operation, and explains the company's automatic heating control exchange plan for repair, adjustment and replacement of controls. The items described include room thermostat, night setback switch, combination fan and limit switch, and steam-pressure control.

HEATING. The Janitrol Horizontal Spacemaker, Folder JS-185. Surface Combustion Corp., Toledo 1, Ohio. 10 pp. 8½" x 11"

Describing Janitrol's *FHS* horizontal warm-air conditioner, the two-color brochure holds much practical information for the heating contractor. It shows how this type of gas-burning unit may be installed in such locations as garage, attic, crawl space, utility room or basement. Engineering data on the performance of the components and specifications are included.

AIR CONDITIONING. Architect's Guide to the General Electric Heat Pump. General Electric Co., Heat Pump Department, Advertising Services Section, 5 Lawrence St., Bloomfield, N. J. 16 pp. 8½" x 11"

Isometric drawings of layouts for year-round air-conditioning systems illustrate handsomely and clearly how G.E.'s heat pump and *Air-Wall* small-duct system can be integrated into various floor plans. The booklet cites such advantages of the heat pump as elimination of chimney or flue, cooling tower and fuel storage tank; freer design—no need to stick to old rules of cross ventilation; and general savings in site and construction costs. A schematic diagram explains the working of the packaged heating-cooling unit and application suggestions are made on necessary insulation, duct layout, floor loading and outdoor connections.

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